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housing
element

HOUSING ELEMENT

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IV. HOUSING ELEMENT

SUMMARY

The purpose of the Housing Element is to provide policies and programs designed to ensure that opportunities for adequate housing for all segments of the population are provided. This Element identifies housing principles and programs, and provides a means of tracking and evaluating progress in achieving the City's goals.

The Element provides principles and programs for housing. It also provides a means of tracking and evaluating progress in achieving the City's long-term goals. The Element also presents an Implementation section to assist the City in achieving the desired objectives and principles.

To accomplish the objective of ensuring the availability of an Adequate Housing Supply for all segments of the population, the City has established principles and programs that focus on meeting the city's required "fair share" of housing through programs of rehabilitation and new construction. Cost and Affordability of Housing is to be dealt with through principles and programs involving density bonuses for affordable housing, and housing assistance programs. Encouraging Maintenance and Rehabilitation of existing housing stock is to be accomplished through principles and programs which focus on citizen participation and information, and improvement in neighborhood quality through public facility and park development. The Special Housing Needs of all segments of the population are to be met through governmental assistance programs, density bonuses, and preservation of existing low cost, elderly and handicapped housing. Energy Conservation is primarily addressed in the Conservation Element which promotes diversified energy source development and housing design appropriate for El Centro's climate.

KEY PRINCIPLES AND PROGRAMS

To accomplish the objective, the following key principles and programs are established:

- o To see that the area-wide environment for housing is protected and adequate public facilities are maintained so that a "total living quality" exists.
- o To support the preservation of the existing supply of affordable housing and discourage the demolition of low cost rental housing units without assurances that suitable equivalent replacement units are available.
- o To support SCAG's Regional Housing Needs Assessment to determine El Centro's fair share of housing.
- o To conduct housing maintenance and energy conservation programs through voluntary participation or code enforcement, if needed.

- o To support and participate in a variety of programs, standards, and activities to meet the special housing needs of local residents, including low income persons, elderly, handicapped, large families, farmworkers, families with female heads of households, and families in need of emergency shelter.

TRACKING AND EVALUATING PROGRESS

In order to track and evaluate City progress in achieving short and long-term goals, the following programs have been established:

- o An annual survey of all public agency and private efforts in the El Centro area in providing housing services.
- o Obtain and distribute to the City Council, Planning Commission, and City Departments, up-to-date information on population demographics, focusing on special need groups.
- o Monitor state and federal activities for affordable housing and the availability of funding assistance for local programs.
- o Use the Capital Improvement Planning process to evaluate the need for housing or neighborhood improvement program funding.

INTRODUCTION

The State of California Government Code Article 10.6 Sections 65580-65589.5, requires that each City prepares a Housing Element. The California Legislature adopted revised State Housing Element Guidelines in 1980 (AB 2853). The City of El Centro's Housing Element has been revised in order to reflect compliance with these guidelines and to comply with amendments to state law effective January 1, 1990.

The Housing Element is comprised of standards and plans for the improvement of housing and for provision of adequate sites for housing as well as adequate provision for the housing needs of all economic segments of the community. Identifiable constraints to the attainment of the City's housing goals and objectives are also discussed. An analysis of opportunities for energy conservation for housing is also provided in the Conservation Element.

This Housing Element reviews the concerns identified in the original 1979 Housing Element and provides a more in-depth examination of the past and current housing issues. The issues were then and now identified through active public participation and in coordination with members of the Imperial Valley Housing Authority. This Element was last updated in June 1986 with the assistance of a Technical Advisory Committee serving in an advisory role to the City of El Centro. Representatives of the committee included City staff, the El Centro School District, Imperial Valley Housing Authority, business community, and residents of El Centro. The policies and plans developed to implement the Housing Element program were accomplished through the guiding efforts of the Planning Commission and the City Council in its legislative capacity as well as in its role as the City's Redevelopment Agency.

The draft of this revised Housing Element has been circulated to local public agencies, including the Imperial Valley Housing Authority, school districts, and County agencies for review and input. Duly noticed public hearings will be conducted by the City Planning Commission and City Council, with copies of the draft Element made available in the City library and City Hall for public inspection.

RELATIONSHIP OF THE HOUSING ELEMENT TO THE GENERAL PLAN

Section 65583 of the State Government Code requires preparation of a Housing Element to identify and analyze existing and projected housing needs; and to provide a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. In carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

The Housing Element must be consistent with other General Plan Elements which also affect the supply, cost, and quality of housing, and the quality of life enjoyed by local residents. A comprehensive update of the City General Plan and Zoning Ordinance adopted in 1989, included a thorough evaluation of future housing needs and appropriate policies and regulations to accomplish City land use goals. This Housing Element is consistent with those goals and provides direction for continued implementation of City policies and regulations which promote increased housing opportunities for all income levels and persons with special housing needs.

In implementing policies and programs of the Housing Element, the City will consider Elements of the General Plan, so as to strike a balance among the various Elements. The Land Use Element designates residential areas and densities, together with standards for residential growth; and seeks to preserve the quality of life in residential districts. Environmental quality affecting residential areas is also addressed in the Conservation Element, Safety Element, and Noise Element. The Circulation Element and the Public Facilities Element are intended to ensure the adequacy of public services which enable planned residential growth to occur.

EXISTING CONDITIONS AND TRENDS

The Housing Element examines historic trends in residential growth, as well as population demographic and special housing needs, in order to formulate action plans. Recognizing the regional nature of housing demand and demographic trends, information is presented for the City and countywide.

Housing Development Trends

Based on the City's housing inventory, the number of housing units in El Centro has increased by 2113 units since 1980, an average annual construction volume of 235 units per year. Since 1985, single-family construction added a total of 626 units to the City's housing supply, and apartment construction contributed another 372 units. Table 19 has the current inventory of housing for the City as a whole from 1980 to July 1989, and Table 20 summarizes the construction volume by year and type from 1970 to July 1989.

Clearly, El Centro remains substantially a single-family residential community despite the slight increases in the number of apartments early in the 1980s. While single-family residences are rather evenly distributed throughout the community, as shown on Figure 8, quite a different pattern exists for multiple-family units and trailers. Multiple units tend to be concentrated in the central portions of the city and in small groupings along major streets. Trailer units or mobile homes are located in only two planning areas at the extreme northern and northwestern portions of the City.

TABLE 19

HOUSING INVENTORY, 1980 AND JULY 1989

Type	1980	% Total	1989	% Total	1980-1989 Demo*	% Change 1980-1989
Single-Family	5094	63.0	5935	58.3	132	16.5
Duplex	312	4.0	451	4.4	4	44.5
Apts.	2074	25.7	2973	29.2	23	43.3
Trailer	585	7.3	819	8.1	--	40.0
Total	8065	100.0	10178	100.0	159	26.2

* Demolitions

(New Residential Construction, Table 20, will vary from the Housing Inventory)

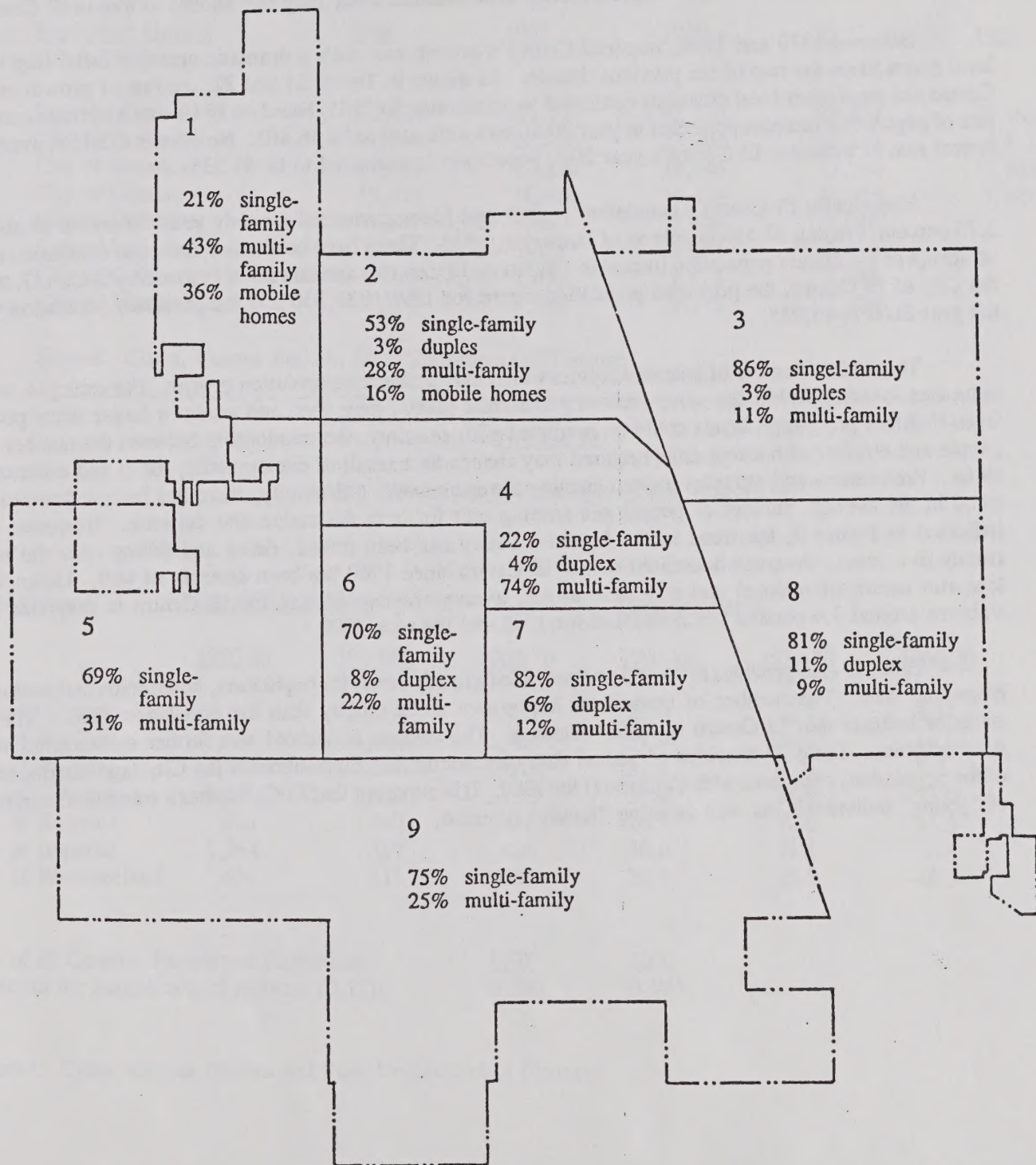
TABLE 20

NEW RESIDENTIAL CONSTRUCTION AUTHORIZED
CITY OF EL CENTRO 1970-JULY 1989

	<u>Single-Family</u>	<u>Apartments</u>	<u>Total</u>
1970	74	49	123
1971	32	125	157
1972	167	16	183
1973	32	67	99
1974	17	16	33
1975	67	56	123
1976	166	129	295
1977	92	183	275
1978	90	300	390
1979	99	65	164
1980	86	102	188
1981	100	66	141
1982	28	113	66
1983	16	50	61
1984	43	18	61
1985	84	49	133
1986	142	242	384
1987	142	42	184
1988	218	30	248
1989 (July)	124	58	182

(Housing Inventory, Table 19, will vary from New Residential Construction).

Source: City of El Centro



Type and Distribution of Housing

city of el centro

NO SCALE



figure 8

Population Trends

El Centro is a regional residential center serving a major portion of the Imperial Valley. Economic growth outside El Centro and its sphere of influence may increase the local demand for housing even if local economic growth is not strong. People working some distance away may still choose to live in El Centro.

Between 1970 and 1980, Imperial County's growth rate took a dramatic upswing increasing to a level seven times the rate of the previous decade. As shown in Tables 21 and 22, the rate of growth in El Centro and most other local cities has continued to accelerate. In 1985, based on El Centro's average annual rate of population increase projected to year 2000, was estimated to be 36,403. Now, with a 3.15% average annual rate of increase, El Centro's year 2000 population is estimated to be 45,935.

Historically El Centro's population growth rate has experienced a steady yearly increase of about 3.15 percent, totaling 32,565 people as of January 1, 1990. There have been a few recorded decreases, and no abrupt or significant population increases. Based on El Centro's annual rate of increase by S.C.A.G. and the City of El Centro, the projected population figure for 1995 is 39,336 and the projected population for the year 2000 is 45,935.

There are a number of potential factors which may accelerate population growth. For example, new industries locating within the area, such as geothermal plants, may need and attract a larger labor pool. Even if future population levels could be predicted with certainty, the relationship between the number of people and number of housing units required may change as a result of demographic, social and economic shifts. Preferences and attitudes toward housing change as well. Generally, there has been a downward trend in the average number of people per housing unit for both the nation and the state. However, as indicated in Figure 9, the trend in the Imperial Valley has been mixed, rising and falling over the last twenty-five years. Average household size in El Centro since 1960 has been unstable as well. Given the long-run nature of national and statewide trends, average household size for El Centro is projected to stabilize around 3.4 persons per household for 1990 and the year 2000.

Table 23 also provides historical and projected growth trends for population, households and average household size. The number of households has grown more rapidly than the population itself. These statistics indicate that El Centro is family oriented. The average household size further substantiates the demographics. Table 24 provides additional data concerning the composition of the City (age distribution of the population, compared with California) for 1980. It is apparent that El Centro has a substantial number of "young" individuals, as well as being "family" oriented.

TABLE 21
CITY POPULATION GROWTH - IMPERIAL COUNTY

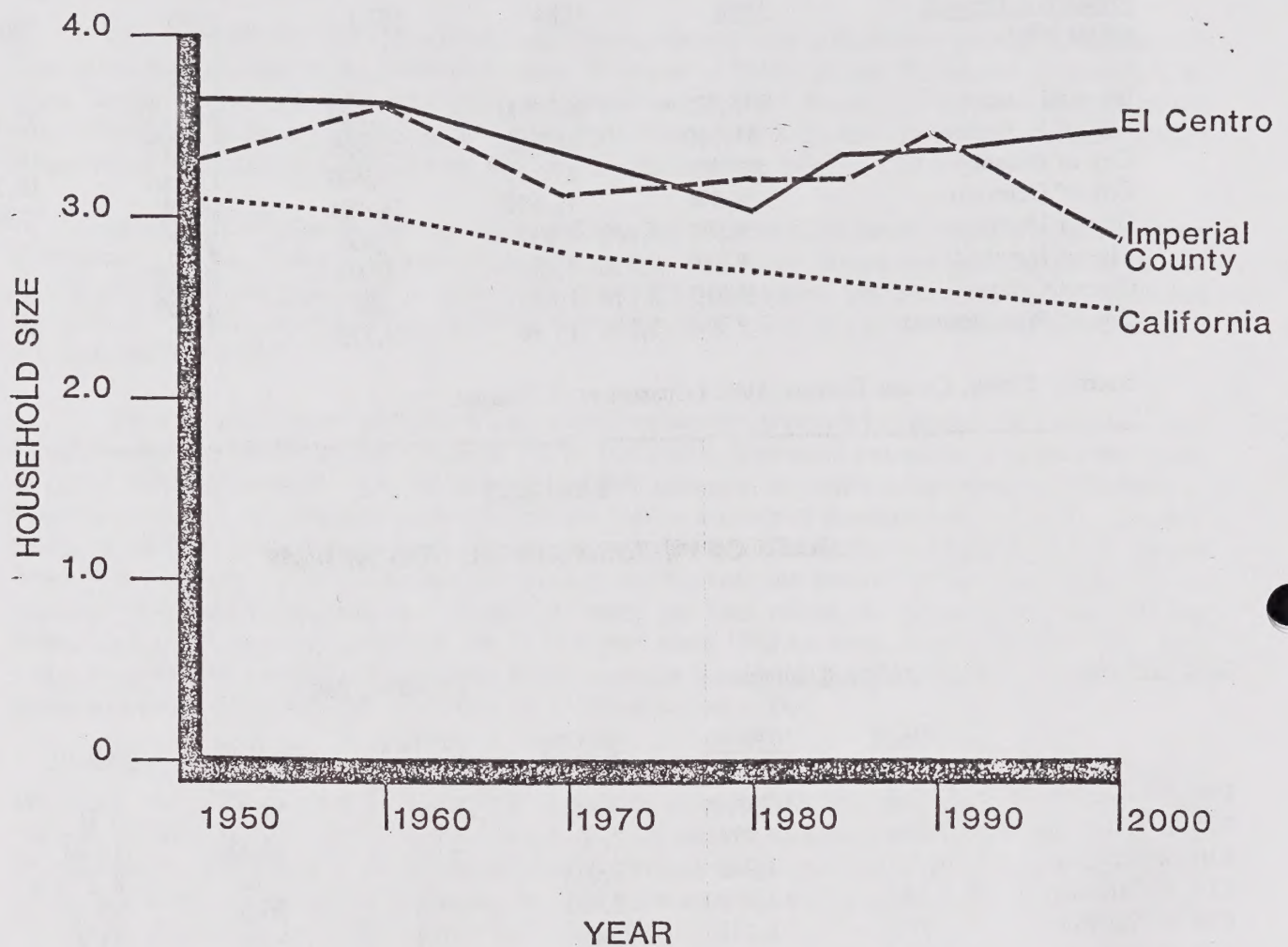
<u>Population Growth</u> <u>(1960-1988)</u>	<u>1988</u>	<u>1984</u>	<u>1980</u>	<u>1970</u>	<u>1960</u>
Imperial County	115,725	101,700	92,110	74,492	72,105
City of El Centro	31,660	26,750	23,996	19,272	16,811
City of Brawley	19,659	17,350	14,946	13,746	12,703
City of Calexico	19,374	16,450	14,454	10,625	7,992
City of Holtville	5,107	4,660	4,637	3,080	
City of Imperial	4,715	3,730	3,451	3,094	2,658
City of Calipatria	3,029	2,710	2,636	1,824	1,848
City of Westmorland	1,994	1,780	1,590	1,175	1,404

Source: Cities, Census Bureau, State Department of Finance

TABLE 22
RATE OF POPULATION CHANGE 1960-1988

<u>Cities/County</u>	<u>Numerical Change</u>			<u>Percent Change</u>			<u>Average Annual Rate of Increase</u>
	<u>1980-88</u>	<u>1970-80</u>	<u>1960-70</u>	<u>1980-88</u>	<u>1970-80</u>	<u>1960-70</u>	
Imperial County	23,615	17,618	2,387	25.6	23.7	3.31	2.16
City of El Centro	7,664	4,724	2,461	31.9	24.51	14.63	3.15
City of Brawley	4,713	1,200	1,043	31.4	8.73	8.2	1.96
City of Calexico	5,120	3,829	2,633	35.4	36.0	33.0	5.18
City of Holtville	470	1,141	416	10.1	32.6	13.5	2.35
City of Imperial	1,264	357	436	36.6	11.5	16.4	2.76
City of Westmorland	404	415	-229	25.4	35.3	-16.3	1.50
City of El Centro - Population Projections			<u>1995</u>	<u>2000</u>			
Based on the annual rate of increase (3.15):			39,336	45,935			

Sources: Cities, Census Bureau and State Department of Finance.



Source: El Centro and Imperial County Planning Departments and Center for Continuing Studies of the California Economy.

Average Household Size (Single Family)

city of el centro

figure 9

TABLE 23
HOUSEHOLD GROWTH, 1980-1988 - EL CENTRO

<u>Variable</u>	<u>1980</u>	<u>1983</u>	<u>% Change 1980-1983</u>	<u>1988</u>	<u>% Change 1980-1988</u>
Population	23,996	26,402	10.0	28,904	20.5
Household Population	23,623	25,618	8.4	32,586	37.9
Households	7,620	8,264	8.4	9,584	25.8
Avg. House- hold Size	3.1	3.1	0.0	3.4	9.7

Sources: Bureau of the Census, Neighborhood Statistics 1980 and S.C.A.G.

The demand for housing can be affected by the age of the population in the housing market. In general, an area with a continually increasing population of older people will have a smaller demand for new housing than one where new, younger families are being formed. On the other hand, an area with a disproportionately young population often will place heavy demands on educational facilities--sometimes at the developer's expense. Age also determines the type of housing that will be required. An area with large numbers of elderly people and/or young singles and young married couples may be ripe for apartment or condominium development. An area with families mostly in the twenty-five to forty-five age group is more apt to prefer single-family housing.

Employment Trends

El Centro's distribution of overall employment by industry from the 1980 census can be found on Table 25. There were a total of 10,210 employed persons 16 years and over in 1980, capturing approximately 23 percent of the job market in Imperial County. El Centro's employment is dominated by professional and related services (health services, educational services, etc.), accounting for 22.5 percent of El Centro's total employment, followed by retail trade and public administration.

One of the factors that can contribute to an increase in housing demand in an area is an expansion of its employment base. Employment forecasts for El Centro as a whole is projected to increase approximately 50 percent from 1980 to 2000. Table 26 provides El Centro's employment growth forecast prepared by the Southern California Association of Governments (SCAG), compared with City employment in Imperial County from 1980 to 2000.

TABLE 24
NUMBERS AND PROPORTIONS OF POPULATION
BY AGE GROUP, 1980 - EL CENTRO

<u>Age Group</u>	<u>Male</u>	<u>Female</u>	<u>City Total</u>	<u>City %</u>	<u>State %</u>
0-4	1,209	1,185	2,394	9.98	7.18
5-9	1,117	1,107	2,224	9.27	6.94
10-14	1,095	1,095	2,190	9.13	7.61
15-19	1,130	1,200	2,330	9.71	8.98
20-24	1,126	1,145	2,271	9.46	9.95
25-29	1,089	1,162	2,251	9.38	9.42
30-34	884	966	1,850	7.71	8.61
35-44	1,242	1,031	2,549	10.62	11.91
45-54	1,074	1,141	2,215	9.23	9.94
55-59	489	528	1,015	4.23	5.11
60-64	420	407	827	3.44	4.21
65-74	804	607	1,211	5.05	6.20
75+	289	380	699	7.79	3.86

Median Age: 36.3

Source: Census State Department Employment Data and Research

The largest employment sector in Imperial County is agriculture, consisting of 43 percent of its total employment in 1980. The employment, of course, is seasonal and depends upon the schedule of harvests and planting; hence at any given time, many people in this industry are not employed. This has translated into very high unemployment rates for the county as a whole when these statistics are reported on a monthly basis. El Centro, however, is not as dependent upon agricultural employment, accounting for 8.5 percent of its total employment in July of 1980.

Another contributing factor to the high degree of unemployment in Imperial County is the practice by workers from Mexico of listing Imperial County as their place of residence in order to obtain unemployment benefits from the United States Government during months when no agricultural employment is available.

El Centro has had a high unemployment rate, affected by the decline in agricultural jobs throughout the county. One of the strengths, however, of El Centro's economic base is the shift in the number of jobs from agriculture to service (government and professional opportunities) and retail employment. El Centro's civilian unemployment rate from the 1980 census was 7.6 percent, however, the average weekly civilian unemployment rate was 16.8 percent, compared to the following annual average civilian unemployment rates: 22.3 percent for Imperial County; 6.8 percent for California; and, 7.1 percent for the nation.

The Employment Development Department received permission from the Bureau of Labor and Statistics to adjust the discrepancy in the unemployment figures for Imperial County. Unemployment figures will be based on residency, as in the methodology used by the Bureau of the Census. By excluding those individuals who do not reside in the county (i.e. Mexico), the unemployment rate for January, 1986 was 19.3 percent in Imperial County, compared to 30.6 percent in January, 1985. Employment in El Centro consists mostly of government and service related jobs followed by retail. With El Centro being the county's government seat, employment opportunities in these areas are expected to continue. Further discussions of employment in El Centro is provided in the Economic Development Element.

Generally, an area that is a growing employment market is also a growing housing market. This does not mean that skyrocketing employment growth is necessary to support housing demand. However, absence of growth may indicate a relatively weak housing market or intensive competition for what market does exist. If new employment opportunities are made available in El Centro, the employment base may change, creating a new demand for housing which would improve current trends.

TABLE 25

**EMPLOYMENT BY INDUSTRY 1980
EL CENTRO/IMPERIAL COUNTY**

<u>Industry</u>	<u>El Centro</u>		<u>Imperial County**</u>	
	<u>1980</u>	<u>% of Total</u>	<u>1980</u>	<u>% of Total</u>
Agriculture/Forestry/ Fisheries/Mining	863	8.5	16,100	28.3
Construction	695	6.8	1,050	1.8
Manufacturing	775	7.6	19,000	33.4
Transportation	259	2.5	1,200	2.1
Communications/Utilities	466	4.6	1,750	3.1
Wholesale Trade	605	5.9	5,750	10.1
Retail Trade	1,749	17.1	850	1.5
Services	3,171	31.1	8,620	15.1
Public Administration	<u>1,132</u>	<u>11.1</u>	<u>2,643</u>	<u>4.6</u>
TOTAL	10,210*	100.0	56,963	100.0

* Civilian Labor Force	11,051
Employed	10,210
Percent of Civilian	841
Labor Force	7.6

Source: Bureau of the Census, 1980 Neighborhood Statistics and Employment Development**

TABLE 26

**CITY EMPLOYMENT GROWTH FORECAST
IMPERIAL COUNTY**

<u>City</u>	<u>Employment 1980</u>	<u>Employment 2000</u>	<u>Total Change 1980-2000</u>	<u>% Change 1980-2000</u>
Brawley	5,200	7,800	2,600	50
Calexico	4,100	5,100	1,000	25
Calipatria	900	1,500	600	70
El Centro	10,500	15,800	5,300	50
Holtville	1,600	2,200	600	35
Imperial	2,100	2,800	700	35
Westmorland	500	700	200	35
Total Incorporated	24,900	35,900	11,000	
Total Unincorporated	18,100	29,100	11,000	
County Total	43,000	65,000	22,000	

Source: Southern California Association of Governments (SCAG)

Housing Costs and Conditions

In 1980, the range of housing values for all of the Neighborhood Planning Areas was between \$40,000 to \$94,000 with the more expensive single-family homes between \$110,00 to \$146,000 in Neighborhoods 7 and 9. The average monthly rental rate for the Neighborhood Planning Areas is as follows: \$180 to \$200 for a studio; \$240 to \$300 for a one-bedroom apartment; \$280 to \$385 for a two-bedroom apartment; and \$335 to \$475 for a three-bedroom apartment. Condominium rental units ranged from \$350 to \$550 for a two-bedroom and \$400 to \$525 for a three-bedroom.

The City Planning Department conducted a survey of housing costs in 1989 for each of the Neighborhood Planning Areas. Typically, the minimum rent available for non-subsidized or rent controlled housing was \$325 for a studio or one-bedroom apartment in most Planning Areas; with \$260 in Planning Area 8 being the lowest rental rate found for a one-bedroom apartment. Some two-bedroom apartments were available in Planning Areas 3 and 8 for as low as \$325, though the typical minimum rate City-wide was \$400 to \$425. Minimum rental rates for three-bedroom apartments were \$395 in the eastern portion of Planning Area 9, \$450 in Area 7, \$525 in Area 4, and \$550 (apartment) to \$650 (condominium) in Area 5.

Between August 1987 and July 1988, a total of 94 three-bedroom homes sold in El Centro (Imperial Valley Board of Realtors); and 63 of these (67 percent of the total) sold for \$55,000 to \$99,999. The City Planning Department's survey found that homes or condominiums were available for sale during 1989 at \$50,000 to \$70,000 in all of the Planning Areas. The highest price home sales were in Planning Areas 7 and 5 which were \$146,000 and \$160,000, respectively. New homes for sale in April 1990 were available in Planning Area 5 for \$98,000 to \$116,000; in Planning Area 9 (east side) for \$70,000 to \$85,000; and in the west side of Planning Area 9 for \$160,000 to \$200,000.

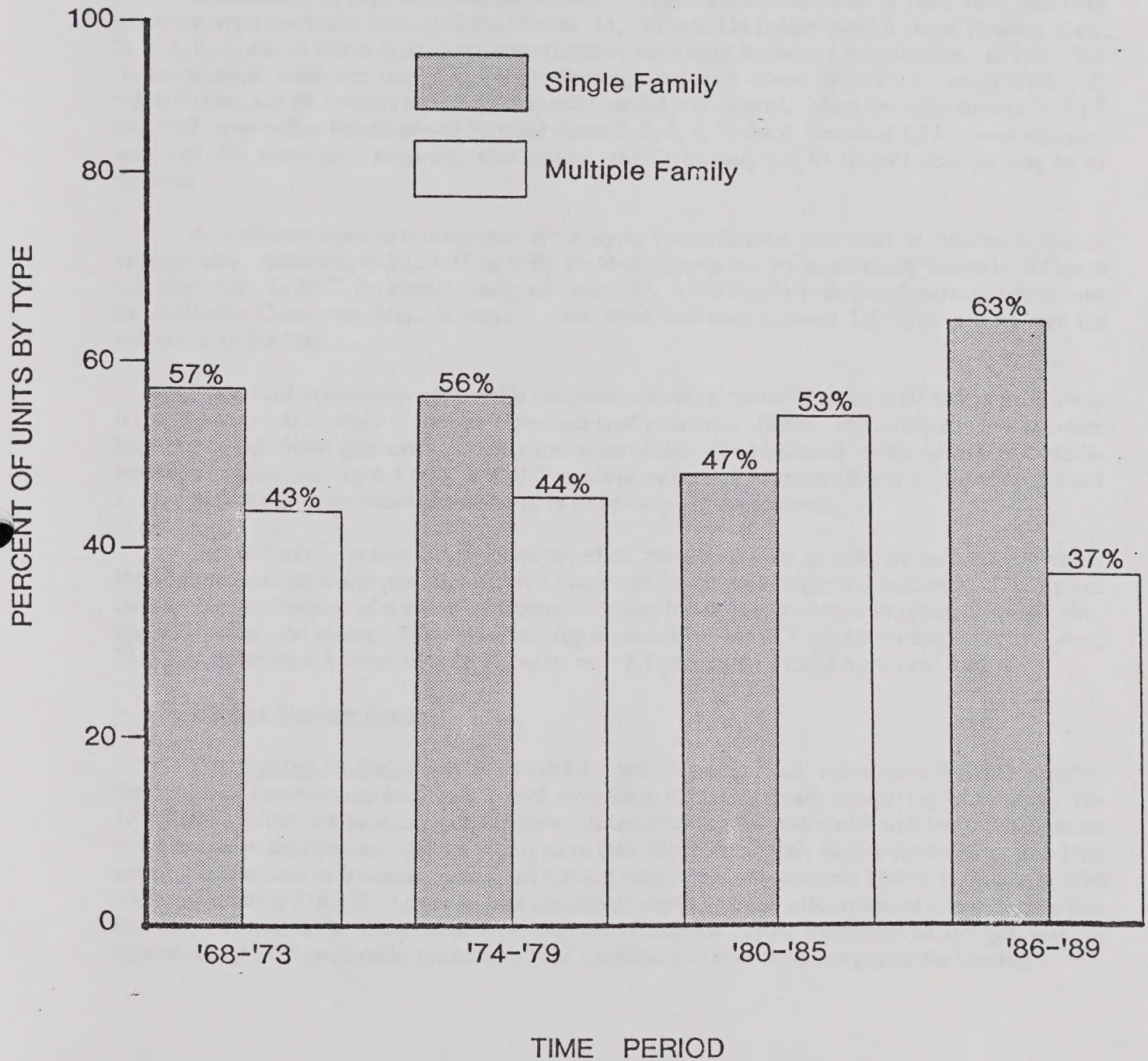
As shown on Figure 10, the mix of housing units constructed in recent five-year periods has varied somewhat. The proportion of single-family units decreased between 1968 and 1985, but has increased significantly since 1986. Over the entire period since 1968 the proportions of apartments and single-family houses has roughly equaled 56 percent single-family and 44 percent multiple-family. The large proportion of single-family houses built since 1986 can be viewed as compensation for the unusually low percentage built from 1980 to 1985. Given the uniqueness of the last two time periods, it is difficult to determine whether the historic trend was righting itself in 1986-1989, or if a new trend for the future is being established.

The City's existing housing stock also needs to be maintained in good repair in order to provide the maximum amount of suitable housing conditions. From the April 1984 housing survey, 23 percent of El Centro's single-family housing stock needed minor repair; 10 percent were deteriorating; and, 7 percent were dilapidated. For multiple-family units in 1984 (including condominiums and hotel/motel units), approximately 14 percent needed minor repair; 5 percent were deteriorating; and 3 percent were dilapidated.

Mobile

Figure 10 - Residential Construction

Residential Construction



Source: El Centro Planning Department

REPORT OF THE

COMMISSIONERS OF THE LAND OFFICE
IN RESPONSE TO A RESOLUTION PASSED BY THE BOARD OF LANDS AND MINES
ON JANUARY 10, 1907

ALBANY, N. Y.:
THE UNIVERSITY OF THE STATE OF NEW YORK
LAND OFFICE
1907

LANDS BELONGING TO THE STATE OF NEW YORK		LANDS BELONGING TO THE UNITED STATES	
ACRES	VALUE	ACRES	VALUE
1,000,000	\$1,000,000	1,000,000	\$1,000,000
2,000,000	\$2,000,000	2,000,000	\$2,000,000
3,000,000	\$3,000,000	3,000,000	\$3,000,000
4,000,000	\$4,000,000	4,000,000	\$4,000,000
5,000,000	\$5,000,000	5,000,000	\$5,000,000
6,000,000	\$6,000,000	6,000,000	\$6,000,000
7,000,000	\$7,000,000	7,000,000	\$7,000,000
8,000,000	\$8,000,000	8,000,000	\$8,000,000
9,000,000	\$9,000,000	9,000,000	\$9,000,000
10,000,000	\$10,000,000	10,000,000	\$10,000,000

TOTAL
\$100,000,000

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homes and trailer parks are generally in fair to poor environments with a substantial number of structures needing rehabilitation. Based on this 1984 data, and applying it to the current housing inventory, it can be estimated that 641 dwelling units in the City are in a dilapidated state.

Community Development Block Grant funds and other sources were used in 1985, 1987, and 1988 to survey target residential areas in Census Tracts 114, 115, and 116 (within Neighborhood Planning Areas 2, 3, 4, 6, 7, and 8) where existing housing conditions were most in need of rehabilitation. In 1985, 761 owner-occupied residences and 231 rental dwellings required minor (\$5,000) to major (\$20,000) rehabilitation, and 64 (owner) and 62 (rental) units needed replacement. More thorough surveys in 1987 and 1988, done within Neighborhood Planning Areas 2, 3, 4, 6, 7, and 8, identified 1,277 owner-occupied units and 982 rental units requiring rehabilitation, and 51 (owner) and 63 (rental) units needing to be replaced.

A significant factor in housing costs is the supply versus demand ratio which is reflected in current vacancy rates. According to S.C.A.G. in 1988, the ideal vacancy rate for single-family homes in El Centro is 3.15 percent. In 1987, the actual vacancy rate was 5.30. According to a residential market analysis done for California Commerce Bank, in August 1989, there was only between 1.5-2.0% vacancy rate for apartments in the City.

The role of mobile homes to provide inexpensive housing can be expected in the future, particularly if construction costs continue to escalate faster than family incomes. Mobile homes may also become more important if significant geothermal development takes place. The residential survey reveals that mobile homes and trailers make up 8.1 percent of El Centro's housing stock, concentrating in Neighborhoods 1 and 2. The majority of these homes are found to be in fair to poor environments.

It is difficult to predict exact figures to reflect the mix of housing units for the next five years. Housing characteristics and past demographic trends will be the most important indicators. The type of housing unit is a function of a variety of factors, including life-style preferences, incomes, household size, age, land prices, and zoning. The current housing stock consists of: 58.3 percent for single-family homes; 33.6 percent for duplex or multiple-family units; and, 8.1 percent for mobile homes and trailers.

Existing Housing Need

Overpayment for Shelter. SCAG's 1988 Regional Housing Needs Assessment (RHNA) identifies the number of lower income household in each jurisdiction that are currently overpaying for housing. The 1988 RHNA defines overpayment by lower income households as those households with less than 80 percent of the county median income, who are paying more than 30 percent of their income for housing. The 1980 census data was used to determine income and housing costs. The median county household income in 1980 was approximately \$16,358. Lower income households would be those with an annual income of less than \$13,086. Therefore, in 1980, those lower income households paying more than \$3,296 per year, or approximately \$325 per month, would have been considered to have been overpaying for housing.

Based on the 1980 census data and more recent population data, the 1988 RHNA estimates that 3,253 households within the City would be classified as Lower Income (i.e., earning less than 80 percent of current county median income). This is 35.6 percent of the City's 9,139 total households. "Existing Need" as determined by the RHNA, are those lower income households overpaying for shelter, which is estimated to total 1,588. This is approximately 17.4 percent of the total households in the City, or approximately 48.8 percent of the lower income households. As shown on Table 27, 309 owner-occupied, low and very low income households, and 1,279 renter-occupied, low and very low income households, are paying more than 30 percent of their income for shelter. This is 6% of the City's total owner-occupied households, and 26.5% of the City's total renter-occupied households

Generalized household income data for 1980 shows that 28 percent of the households in the City have an annual gross income below \$10,000, in comparison to Imperial County's 33 percent. These statistics indicate that El Centro contains a substantial number of low income families. By census standards, approximately 11.5 percent of the population in El Centro is below the poverty level. The 1980 census indicated that there is a high concentration of families with low incomes and incomes below the poverty level residing in planning areas 2, 4, 6, 7, and 8. In these planning areas, approximately 373 low income households (i.e., incomes of less than \$13,086 which is 80 percent of the median income) were paying more than 25 percent of their gross income for owner occupied housing units. Low income renter households paying more than 25 percent of their gross income was estimated to be 1,389 households. Low cost housing in the form of public housing or publicly assisted housing will need to be provided for these households.

Overcrowded Housing Conditions. No current figures are available to determine the extent of overcrowding in El Centro. However, the 1980 census reports a total of 1095 housing units with 1.01 or more persons per room were identified as suffering from overcrowded conditions (a unit with over 1.01 persons per room is considered overcrowded as defined by the Department of H. C. D.). Overcrowded units, therefore, are estimated to represent 13 percent of the total housing stock in El Centro, which compares to a statewide average of 8 percent and 5 percent nationwide. Since the principal source of demographic data is from the 1980 census and the current housing survey of the entire City, only generalizations can be made about the present socio-economic composition of the City.

Special Housing Needs

El Centro, like other jurisdictions, is faced with addressing the regional housing problems as well as their own with respect to: low income families; large households; female householders; farmworkers; the elderly and handicapped; and, homeless families. The following estimates of need are based on 1980 percentages from census data and updated to the 1988 City population estimate of 31,660 persons.

TABLE 27

**LOWER INCOME HOUSEHOLDS (LIHH's) PAYING MORE
THAN 30% OF INCOME FOR SHELTER (OVERPAYMENT)
IMPERIAL COUNTY**

	<u>Total</u>	<u>Very Low</u>	<u>Low</u>	<u>Owner</u>	<u>Renter</u>
Brawley	981	606	375	213	768
Calexico	1,048	596	453	239	809
Calipatria	110	66	44	40	61
El Centro	1,588	932	655	309	1,279
Holtville	176	71	105	59	116
Imperial	203	123	81	65	138
Westmorland	62	45	17	17	45
Unincorp. Area	944	597	348	340	603
TOTAL COUNTY	5,112	3,036	2,078	1,292	3,819

Source: SCAG Regional Housing Needs Assessment, 1988.

Low Income Families. In 1980, El Centro had 3.61 persons per family with approximately 1,095 housing units suffering from over-crowded conditions. Shortage of low income housing and affordability problems can create a very tight market where competition for rentals results in a sellers market. In this market, a low income household, living from pay check to pay check can ill afford to pay their rent on time. Based on 1988 estimated City population, approximately 912 families (or 10.4 percent) in El Centro were below the poverty level in 1988.

Female Heads of Households. Female householders with no husband present totaled 820 households in 1980, of which 697 female householders had related children under 18 years of age. Based on 1988 estimated City population, female householders below the poverty level now total 329 households, of which 323 households had related children under 18 years of age.

Large Families. Historically, El Centro has also been a family-oriented community and, like most other cities within Imperial County, has a large hispanic population. As a result, the number of persons per household is typically greater than statewide conditions. January 1, 1990 estimates by the State Department of Finance place El Centro's average household size at 3.224 persons, compared to the 1989 statewide average of 2.717 persons. Because many of the large households are farmworker families, they are often also in the very low and low income categories.

Farmworkers. In 1980, farm, fishing and forestry workers in the county totaled 4,935 people with 248 people (or 5 percent) residing in El Centro. Based on 1988 estimated City population, approximately 107 farmworker households are now estimated to reside in El Centro, of which 83 percent (89 households) are low and very low income farmworker households.

Senior Citizens. The elderly, 65 years and over, are now estimated total 860 households with 46 households below the poverty level. Each year, elderly households represent a growing proportion of total households in the region. Future projections of El Centro's population indicates that growth in this age group can be expected throughout this century, and should therefore, be provided for through programs such as senior citizen housing.

Handicapped Residents. Housing needs of the handicapped population most often involve wheelchair access, wider doors, special construction in kitchens and bathrooms to accommodate physical limitations. Data on the handicapped residents is not always readily available and must rely on secondary sources and independent estimates to help identify the extent of need within that portion of the population that is challenged by mobility and other problems. Based on the 1980 Census data for disability status of non-institutional persons in the City, the following data can be estimated for 1990:

Persons 16 to 64 years of age:

- 1717 persons in the City have a work disability
- 844 persons are prevented from working due to a disability
- 290 persons have a public transportation disability

Persons 65 years and older:

- 381 persons have a public transportation disability

Homeless. The average daily number of persons and families within the city who lack permanent shelter was estimated in January 1989 as 77 individuals. This has been estimated to include 7 persons who are mentally ill or substance abusers, 4 minors believed to be runaways, 13 who are victims of domestic violence and are temporarily without shelter, 11 persons who are marginally employed or seeking employment, but are financially unable to obtain housing, and 42 who are adult transients. Many of the persons in the latter category are farmworkers. A total of 74 beds were identified as available at the present time in private homeless shelters located in the city, 15 of which were for battered women or children. These shelters were contacted for information on the frequency they were forced to turn people away due to lack of space or available services. Based on their records, the average unmet need for emergency shelter at peak times is 12 beds per night for those who seek shelter. The actual unmet need is much higher, however, since many in need do not seek shelter, particularly farmworkers and the mentally ill. Additional detail on emergency shelters is contained within the Implementation section.

Future Need - Five Year Housing Projections, 1988 to 1994

SCAG's 1988 Regional Housing Needs Assessment (RHNA) allocates each jurisdiction its share of the regional housing future need through year 1994. This allocation includes vacancy rate goals and anticipated demolitions. The 1988 RHNA has determined that El Centro will need 1,172 housing units to accommodate its fair share of Imperial County's household growth of 3,624 households between July 1989 and July 1994. Adjusting for vacancy and anticipated demolitions, the City's total new housing need through 1994 is estimated to be 1,025 dwelling units. Table 28 shows El Centro and county-wide housing needs for this period by income category. For El Centro, 36.6 percent, or 377 total units, will be needed for low and very low income households.

TABLE 28

FUTURE HOUSING NEEDS BY INCOME CATEGORY IMPERIAL COUNTY

<u>Jurisdiction</u>	<u>Total</u>	<u>VL Inc</u>	<u>Low Inc</u>	<u>Mod Inc</u>	<u>High Inc</u>	<u>Lower Inc (%VL & L)</u>	<u>Higher Inc (%Mod & Up)</u>
Brawley	337	54	82	61	139	40.5%	59.5%
Calexico	726	135	151	158	282	39.3%	60.7%
Calipatria	49	11	10	11	17	43.3%	56.7%
El Centro	1,025	161	216	191	457	36.8%	63.3%
Holtville	84	12	15	17	40	32.2%	63.3%
Imperial	209	32	41	50	86	35.0%	65.0%
Westmoreland	35	7	8	7	12	43.5%	56.5%
Unincorporated	1,110	202	268	200	440	42.4%	57.6%
County Total	3,575	616	790	696	1,474	39.3%	60.7%
		17.2%	22.1%	19.5%	41.2%		

Source: SCAG Regional Housing Needs Assessment, 1988.

A greater number of units may be required if population growth exceeds current trends. For example, if an "explosive" population growth rate of 5.5 percent per year should occur, and household size should decrease to an average size of 2.90 persons, the 1994 need could increase by approximately 35 percent, or to a total of 1,580 housing units.

It is believed that explosive growth is not likely to occur within the next five years, keeping El Centro at a slow to moderate growth rate. Geothermal development is likely to proceed slowly until the extent of both Imperial Valley's resources and their associated problems are more fully known. Population growth is the major determinant of housing need. Southern California Association of Government's (S.C.A.G.) Regional Housing Needs Assessment (RHNA) is based on forecast population, housing and employment growth for Imperial County. These forecasts are produced from complex economic models

which take into account past, present and future change in population, employment, land use, housing and other economic characteristics. The forecasts have been recognized by all levels of federal, state and local agencies for which projections must be used.

It is difficult to specify exactly the appropriate mix of additional housing units needed over the next five years. The mix of single-family houses and multiple units is related to the incomes, family structures, preferences, and other characteristics of the incoming families, as well as the dynamics of household formations and population movements for existing residents. Even if an accurate housing selection model could be formulated, up-to-date demographic information is not available and information about future population can only be regarded as speculative.

Furthermore, the costs of new housing construction have risen sharply over the last several years and are likely to continue to increase. To make a complete forecast of the appropriate mix of new housing units, one must not only examine the demand side of the equation, the characteristics of incoming families, but must also examine the supply side and the future costs of housing construction.

In sum, the housing market is a complex one. People move from apartments to houses or from houses to other houses according to their needs and circumstances, constrained by the variety and price structure supplied by the private market. Simultaneously, the private market attempts to anticipate what people want and can afford, in turn affecting the variety of housing units that actually become available. A complete analysis of the El Centro housing market is beyond the scope of this Housing Element. However, market trends over the last several years can be analyzed to provide some reasonable estimates of future market changes.

MARKET AND GOVERNMENT CONSTRAINTS

Market Constraints

A number of market constraints may affect the construction of housing. For example, changes in land process, construction costs, financing costs and the property tax and greed can increase or decrease housing availability and affordability. Some of these constraints can be lessened by city government.

Cost factors for the development of housing has made it difficult for the average-income person to purchase a home in El Centro. High land costs contribute to the provision of affordable housing. Combined with improvements and development costs, most moderate (and low) income households have a hard time qualifying for financing. The cost of building materials have also increased dramatically.

Current construction costs for residential units vary throughout the City. The City Building Department estimates that the average cost for most new housing is between \$46.30 - \$62.98 per square foot. Therefore, a smaller (1,200 square foot) home with average construction costs would be approximately \$55,560.00; and a larger (2,000 square foot) home with higher construction costs would be approximately \$125,960. These estimates do not include land costs.

Additional costs, such as off-site improvements (for a standard lot size in the City, frontage 60 feet, sidewalks, curb, gutter and pavement) will also add to the developer's constraints, which will eventually get passed on to the consumer. Examples of City requirements is shown on Tables 29 and 30. The developer will also absorb his or her housing costs when there is a lack of sales or the time lapsing of sales of which he or she is than forced to reduce the margin of profit in order to sell the house.

The prime interest rate, which directly influences the mortgage rate, has increased to a level where many individuals cannot afford to buy a house or condominium. Several creative financing techniques have become popular as a means for qualifying households that would normally not qualify for the traditional fixed rate mortgages. While the methods appear to have lower interest rates and require a lower down payment, they often cost more than the fixed rate plans. However, these techniques provide first time buyers the opportunity to break into the homeowner's market. There is also a risk of default when payments balloon.

Higher interest rates can have serious implications for an area's housing market. The general pattern to be found is as the interest rate gets higher, the number of people who can afford to purchase a home goes down. For example, an individual with an 8 percent interest rate and a 30 year term on an \$80,000 single-family home mortgage, would pay \$806.51 monthly. If the interest rate was increased to 16 percent under the same terms, total monthly costs would increase to \$1,295.30. This increase would effectively prohibit many people from entering the homeowner market.

With the passage of Proposition 13, the property tax is assessed as follows: New unit purchasers pay one percent of the fair market value of the dwelling unit; and, older residents pay one percent of the 1974 fair market value, plus a two percent increase per year to adjust for inflation. As a result, the system provides little incentive for households to improve their housing status. Therefore, the "trickle down" benefit is suppressed because properties are re-assessed upon sale.

Government Constraints

The availability and cost of housing are often influenced by governmental actions or constraints. Governmental actions can be defined as those actions which deal with the maintenance, improvement, or development of housing. El Centro requires the payment of a number of fees for various planning and permit procedures, such as building permits, development review fees, and environmental assessment fees. In addition the City has adopted, effective July 1, 1990, a "Development Impact Fee" which applies to all new residential development, as well as commercial and industrial development, within the City (see Table 29). Sewer and Water connection fees are shown on Table 30. Applying the 1982 Uniform Building Code values used to determine building permit fees in the City, a typical 1,200 square foot house would be valued at \$64,072.00 (excluding land costs) and would be assessed a total of \$687.28 in fees for plan check plus building, plumbing, electrical, and mechanical permit fees. An additional \$3,823.00 would be assessed in Development Impact Fees.

Government constraints also result from land use regulations or practices which have the effect of limiting achievable density to below the maximum permitted by the general plan designation or zone in

which a property is located. Required open space for residential development, for example, can have the effect of reducing density. El Centro uses standard yard setbacks of 20 feet front, 5 and 10 feet side, and 5 feet rear for single story homes, or 25 feet rear for two story homes. Also, 400 square feet per unit is required for duplex or "2 on 1" development; and 150 square feet of common open space and 50 feet of private open space are required per unit of multi-family development. Given the warm desert climate of El Centro, the availability of outdoor space for all residential development is essential to the City's quality of life.

In adopting a comprehensive update of its Zoning Ordinance in 1989, the City included provisions for "second units" in the R-1 and R-2 Residential Zones in accordance with Government Code 65852.2; and permits Senior Housing up to 40 dwelling units per acre in the R-2, R-3, and CO Office Commercial Zones. In the granting of conditional use permits for second units or senior housing, the City allows flexibility in determining parking requirements pursuant to Section 29-82F of the Zoning Ordinance.

Incentives which the city could apply to reduce costs and thus make housing affordable to low and moderate income households are as follow: reduce the cost of fees (i.e., sewer and water capacity, drainage, park fees, etc.) for the developer of reserved housing units with the requirement that these savings be passed on to the consumer; the enforcement of resale controls through trust deeds; and, the issuance of density bonuses. Use of the Redevelopment Agency's Low and Moderate Income Housing Fund and CDBG grants should be considered as a means of reducing the City's Development Impact Fee for developer-built low income housing; or to enable qualifying low income households to reduce the cost of buying a new home by reimbursing the developer for this or other City development fees.

Government factors which further aggravate the private and public housing market include the availability of: low mortgage rates; federal subsidy financing and associated programs; and, prompt service from the Department of Housing and Urban Development. Federal mortgage limitations and its related high interest rates pose another grave factor.

TABLE 29
FEES APPLICABLE FOR BUILDING PERMIT ISSUANCE
EL CENTRO

DEVELOPMENT IMPACT FEE
(Ord. 90-)

RESIDENTIAL	LIBRARY	POLICE	FIRE	STREETS	PARKS	RECREATION	PUBLIC FACILITIES	ADMIN	TOTAL
Single Family:									
2 Bedroom	375	208	105	315	357	274	274	33	1,941
3 Bedroom	419	233	117	352	399	306	306	37	2,169
4 Bedroom	463	257	129	388	441	338	338	41	2,395
5 Bedroom	507	282	141	426	483	370	370	45	2,624
Duplex, Mobile Home	378	210	105	296	360	276	276	33	1,934
Multi-Family (per unit):									
1 Bedroom	252	140	70	178	240	184	184	22	1,270
2 Bedroom	315	175	88	222	300	230	230	28	1,588
3 Bedroom	378	210	106	266	360	276	276	34	1,906
COMMERCIAL-Per 1000 sq ft (unless otherwise noted)									
Office	0	233	117	555	0	0	306	37	1,248
Retail:									
Supermarket	0	140	70	1,665	0	0	184	22	2,081
Convenience Store	0	140	70	5,994	0	0	184	22	6,410
Shopping Center	0	140	70	1,132	0	0	184	22	1,548
Other Retail/Service	0	140	70	1,332	0	0	184	22	1,748
Bank, S&L, Thrift	0	140	70	1,998	0	0	184	22	2,414
Restaurants:									
Sit Down	0	140	70	3,552	0	0	184	22	3,968
Fast Food	0	140	70	5,624	0	0	184	22	6,040
Motel/Hotel	0	140	70	259	0	0	184	22	675
(Street Fee is Per Room)									
Gas Station	0	140	70	1,154	0	0	184	22	1,570
(Street Fee is Per Pump)									
Industrial:									
Manufacturing	0	98	49	111	0	0	129	15	402
Non-manufacturing	0	98	49	518	0	0	129	15	809

TABLE 29 (continued)

SEWER/WATER

(Ord. 89-5)

(Res. 89-25)

Rate Per Equivalent Dwelling Unit (E.D.U.):

Present to June 30, 1990:	\$677.60 Sewer/\$554.40 Water
July 1, 1990 to June 30, 1991:	\$920.70 Sewer/\$733.30 Water
July 1, 1991 and thereafter:	\$1,134 Sewer/\$943.00 Water

E.D.U. Rate Per Occupancy Type:

Single-family Home	1.00 E.D.U./Unit
Duplex, Triplex, or Apartments	1 bedroom = 0.6 E.D.U. 2 bedroom = 0.7 E.D.U. 3 bedroom = 1.0 E.D.U. Thereafter, each bedroom equals 0.25 E.D.U.
Motels, Hotels, Auto Courts	0.55 E.D.U./Unit w/kitchen 0.33 E.D.U./Unit w/o kitchen
Condominium, Townhouse	1.0 E.D.U./Space
Mobilehome or Trailer Park	1.0 E.D.U./ Space
RV Park	0.60 E.D.U./ Space
Stores, Offices (Other Commercial uses vary by size or capacity of use)	1.0 E.D.U. for the first 2,000 sq. ft. plus 0.50 E.D.U. for each 1,000 sq. ft. thereafter

TABLE 29 (continued)

Industrial

1.00 E.D.U. for buildings, other than warehouse, for the first 2,000 sq. ft., plus 0.50 E.D.U. for each 1,000 sq. ft. thereafter

1.00 E.D.U. for warehouses for the first 10,000 sq. ft. plus 0.50 for each 10,000 sq. ft. thereafter

SCHOOL FEES

Residential Development Only:

\$1.56 per square foot

Commercial/Industrial Development:

\$0.26 per square foot

BUILDING RELATED FEES

Uniform Building Code, 1982 Edition Section 304(b)

Payable at time submitted for Plan Check (2 sets required). Water tie-ins, sewer tie-ins and encroachment permits (driveways, sidewalks, curb-gutter, etc.) are not included in the Building Permits. Those fees are obtained through the Public Works/Engineering Department.

Source: El Centro City Public Works Department

ADD BUILDING FEE EVALUATION HERE

TABLE 30

**Sewer and Water Connection Fees
City of El Centro**

<u>SEWER CONNECTIONS</u>	<u>REQUIRED DEPOSIT</u>
4" Sewer Connection	
Unpaved Alley	\$350.00
Paved Alley	\$550.00
Unpaved Street	\$400.00
Paved Street	\$550.00
6" Sewer Connection	
Unpaved Alley	\$375.00
Paved Alley	\$575.00
Unpaved Street	\$425.00
Paved Street	\$575.00
8" Sewer billing is at cost plus 10%	
Estimate of advance deposit	\$800.00

Outside City users are as established by Ordinance No. 73-14.

<u>WATER METER CONNECTIONS</u>	<u>REQUIRED DEPOSIT</u>
3/4" meter	\$ 500.00
1" meter	\$ 600.00
2" meter	\$1,000.00

(All deposits are based on actual cost basis.)

For all meters, the charge shall be the actual cost to the City of necessary labor and material, and in addition thereto an amount equivalent to 10% of such actual costs.

Source: El Centro Public Works Department

HOUSING CHARACTERISTICS OF NEIGHBORHOOD PLANNING AREAS

To provide a more in-depth analysis with respect to "housing characteristics" the City has been divided into nine areas or neighborhoods which have a reasonable degree of homogeneity in terms of age, building conditions and land use. The analysis will examine the following housing characteristics: the total number of housing units; distribution of units by housing type; age of housing stock; number of substandard units; those suitable for rehabilitation; the number in need of replacement; number of condominiums; rent ranges; assessed home values; income; female households; different age households; household size; owner/rented occupied households; vacancy rates; fertility rates; vacant land; schools; and, parks. Tables and maps of El Centro will conclude this section. The base data utilized here was derived from several viable sources including the Census Bureau's Neighborhood Statistic program, RHNA, S.C.A.G., County Assessor's office, local mortgage companies, and the City Planning Department's housing, rent and vacant land surveys conducted in April of 1984.

Neighborhood 1

Located on the northwest area of the City, Neighborhood I is bounded by: Imperial Avenue to the east; Main Street to the south; and, on the west and north by the City limits. The total number of housing units found in this Neighborhood is 1,355. The housing composition is as follows: 217 units are single-family; 605 are multiple-family; and, 533 are mobile homes. The single-family housing is of recent development, approximately 10 years or less. The mobile home park located at the north portion of the Neighborhood has been in existence for about 16 years. The single-family and the mobile homes located in the northern sector are all basically in sound condition. The remaining mobile homes are generally located in fair to poor environments. With respect to the multiple-family units, the majority of them are in sound condition with the remaining units only needing minor repairs such as painting, door or window replacement, patching a roof, etc.

The actual conditions as brought out in the housing condition survey indicate that 67.3 percent of the single-family dwelling units are in sound condition, with 28 percent needing only minor repairs, one percent found in a deteriorating state and 3.2 percent considered to be in a dilapidated state.

The housing condition of the multiple-family units is as follows: 55.2 percent of the units are in sound condition and 44.8 percent need only minor repairs. The mobile homes and trailers are in various conditions and are located in fair to poor environments, as previously mentioned.

Apartment rents are currently as follows: \$350 for a one-bedroom apartment and \$475 for a two-bedroom apartment. In addition, there is a 271-unit apartment complex that offers affordable housing to low-income families. The unit rents for the apartment complex range as follows: \$230 for a studio unit; \$280 for a one-bedroom unit; and, \$390-450 for a two-bedroom unit.

Based on the County of Imperial Assessor's Office, the recordation of house sales between March and August of 1984, the following information was obtained: House sales were averaging between \$65,000 for a 3-bedroom, 2-bath home to \$75,000 for a 4-bedroom, 2-bath home (prices varied depending on amenities such as pool, fully enclosed garage, size of patio etc.).

The median income in 1978 of households in Neighborhood 1 was \$13,599. Households with incomes less than \$7,500 were 22.7 percent of all households in the Neighborhood, while households with incomes of \$25,00 or more constituted 16.2 percent of the households. The remaining 61.2 percent of the households had incomes between \$7,500 and \$25,000. In 1988, 45 percent of households in Neighborhood 2 had incomes below the median income level as established by the Department of Housing and Urban Development.

In the Neighborhood, 66.1 percent of all working age (16 years and over) persons and 52.9 percent of working age females were in the labor force. 70.2 percent of persons 16 years and over worked in 1980. The unemployment rate for Neighborhood 1 was 13.1 percent. The unemployment rate was 12.9 percent for White persons and 19.5 percent for Spanish origin persons.

Neighborhood 1 residents were employed in a variety of occupations in 1980. They included 227 in administrative support occupations, including clerical. Another 146 persons said they were in professional specialty occupations, and 131 persons were in precision production, craft, and repair occupations.

Among the major concerns in many areas are the economic situations of the older population and of families maintained by a woman with no husband present. There were 21 persons 65 years and over below the poverty level in 1979 or 7.9 percent of all elderly persons in Neighborhood 1. Of the 85 families below the poverty level in Neighborhood 1, 16.5 percent had a female householder with no husband present.

In 1980, among the 2,969 persons in Neighborhood 1, 29.6 percent, or 879 persons, were under 15 years old and 9.2 percent, or 273 persons, were 65 years and over. In the City, 28.4 percent were under 15 years and 7.8 percent were 65 years and over. The Neighborhood's median age was 26.2 as compared with the City's 26.2 as compared with the City's 26.3 years.

One of the major national trends over the past 10 years has been an increase in the number of households, especially small households. In 1980, the 1,100 households in Neighborhood 1 represented 14.1 percent of all City households. Among the neighborhood households, 31.6 percent consists of one person and 8.8 percent had six or more persons. Non-family households composed of householders who lived alone or only with unrelated persons represented 35.8 percent of all the households. There were two persons in group quarters. Among persons 65 and over 52.7 percent lived in family households, 47.3 percent in non-family households, and 0.0 percent in group quarters.

The 1980 census showed that of the 1,100 year-round occupied housing units in Neighborhood 1, 49.3 percent were occupied by owners and 50.7 percent by renters. The comparable figures for the City were 57.9 percent owner occupied and 42.1 percent renter occupied. There were 206 vacant housing units in this Neighborhood with a rental vacancy rate of 20.1 percent and a homeowner vacancy rate of 2.5 percent.

Fertility, family type and the presence of children are also important measurements of the trends in family life. In 1980, Neighborhood 1 had 758 families, of which 85.5 percent were maintained by a married couple. 12.1 percent by a female householder with no husband present, and 2.4 percent by a male householder with no wife present. Of the Neighborhood's 431 families with own children under 18 years, 20.0 percent were one-parent families maintained by the mother. Of the families with own children under 18 years, the average number of persons per family was 3.42.

Planning Staff's survey of vacant and available lands indicated that there is approximately .94 acre of R-1 zoned (single-family residential) land that could accommodate between five to seven more dwelling units. There are approximately 21 acres of vacant R-2 (medium density residential) land that could accommodate up to 252 more dwelling units. Recent interest by the owner appears to indicate that a mobile home park will be developed at the described density. In addition, there are approximately 30 acres of vacant land general planned for medium density residential development, located immediately to the north of Neighborhood 1, outside the City limits. The Local Agency Formation Commission has been contacted by parties interested in annexing to the City and developing the land at the indicated densities.

There is approximately 2.8 acres of vacant R-3 zoned (high medium density residential) land, which could accommodate approximately 70 more dwelling units. There is also approximately 3.61 acres of vacant CT (Tourist Commercial) zoned land, which could accommodate approximately 90 dwelling units (there are provisions in the CT zone whereby multiple residential development can take place, based on the R-3 zoning density). Also, immediately to the north are approximately six acres of vacant land general planned for highway commercial use. Interest to annex this land to the City has also been demonstrated. Providing adequate water, sewer and other City services to the vacant lots located within this neighborhood could presently be done without major problems.

There are currently no schools in this Neighborhood, however, the School District is planning to build a much needed elementary school in the near future. The plan to build a school here would be consistent with the City's General Plan.

There is also an 8.8-acre park that needs considerable improvements. The City is currently applying for a State grant under the Roberti-Z'berg Urban Open Space and Recreation program to provide certain amenities, such as lighting, playing fields, playground equipment and a parking lot.

The Neighborhood also contains an important regional shopping center. A major general merchandise chain store is also located near the shopping center. These neighborhood features may help to encourage the continued maintenance and possible improvement of its housing stock.

Neighborhood 2

Located on the north central part of the City, Neighborhood 2 is bounded by: Villa Avenue to the north; the Southern Pacific Railroad to the east; Adams Avenue to the south; and, Imperial Avenue to the west.

The total number of housing units found in Neighborhood 2 is 1,303. There are 712 single-family residential units with 46 accessory units. The accessory units are complete second living units either attached or detached to the main unit. There are also 312 multiple-family units, 208 mobile home or trailer units and 22 motel/hotel units. Twenty-four of the multiple-family units are condominiums, built in 1979.

The majority of the single-family residences are over 30 years old. However, since 1978 to the present, approximately 86 new single-family residential units have been built here. During the same time period (1978-1984) approximately 88 new apartment units were built. The remaining apartment units are, for the most part, twenty or more years old. The 140 mobile homes and trailers located along North Sixth Street are generally in fair to poor environments. The 68 mobile homes on Pico Avenue are generally located in a fair environment.

The housing survey shows that 52 percent of the single-family and accessory units are in sound condition with 29 percent of the same needing only minor repairs. Single-family housing and accessory units which are deteriorating, accounted for 15 percent of the total with 4 percent of the total single-family housing units being considered in a dilapidated state.

The housing survey also shows that 72 percent of the multiple-family residential units are in sound condition and 20 percent need only minor repair. Those units found in a deteriorating state accounted for 4 percent of the total and those found in a dilapidated state also made up 4 percent of the total number of multiple-family residential units. The 22 motel/hotel units are generally found to be in a deteriorating condition.

Apartment rents are averaging around \$325 for a one-bedroom and \$400 for a two-bedroom unit. The 24 condominium units located here are for the most part, being rented out at various rent rates. However, rents here are generally averaging \$450 for a two-bedroom unit and \$500 for a three-bedroom unit. The apartment/motel units with kitchen facilities, located along the north side of Adams Avenue, are generally renting between \$420 and \$480 per month. Many of these units are rented by the week and in most cases the utilities are paid by the owners.

The three mobile home and trailer parks located in this Neighborhood offer from poor to fair environments. However, the space rents are generally \$110 to \$130. In most cases, the water, sewer and trash pick up services are included in these space rent fees.

The following information is based on Imperial County Assessor's Office records of house sales during the latter part of 1983 and up to April of 1984. In general, sales for older homes (1929-1955) were averaging around \$61,000. These homes had three bedrooms, one bath, and a carport or garage with minimum 7,200 square foot lots.

The median income in 1980 of households in Neighborhood 2 was \$14,939. Households with incomes less than \$7,500 were 20.0 percent of all households in the Neighborhood, while households with incomes of \$25,000 or more constituted 20.3 percent of the households. The remaining 59.7 percent of the households had incomes between \$7,500 and \$25,000. In 1988, 45 percent of households in Neighborhood 2 had incomes below the median income level as established by the Department of Housing and Urban Development.

In the Neighborhood, 64.8 percent of all working-age (16-years and over) persons and 50.2 percent of working-age females were in the labor force. 67.8 percent of persons 16 years and over worked in 1980. The unemployment rate for Neighborhood 2 was 6.4 percent. The unemployment rate was 3.5 percent for White persons and 9.3 percent for Spanish origin persons.

Neighborhood 2 residents were employed in a variety of occupations in 1980. They included 234 in administrative support occupations, including clerical. Another 163 persons said they were in precision production, craft, and repair occupations, and 143 persons were in service occupations, except protective and household.

Among the major concerns in many areas are the economic situations of the older population and of facilities maintained by a woman with no husband present. There were 22 persons 65 years and over below the poverty level in 1980, or 8.8 percent of all elderly persons in Neighborhood 2. Of the 95 families below the poverty level in Neighborhood 2, 21.1 percent had a female householder with no husband present.

In 1980, among the 3,166 persons in Neighborhood 2, 29.5 percent or 934 were under 15 years old and 6.7 percent or 211, were 65 years and over. In the City, 28.4 percent were under 15 years and 7.8 percent were 65 years and over. The Neighborhood's median age was 25.1 as compared with the City's 26.3 years.

One of the major national trends over the past 10 years has been an increase in the number of households especially small households. In 1980, the 1,031 households in Neighborhood 2 represented 13.2 percent of all the City's households. Among the Neighborhood's households, 18.8 percent consisted of one person and 8.5 percent had six or more persons. Non-family households composed of householders who lived alone or only with unrelated persons represented 22.2 percent of all households. There were zero persons in group quarters. Among persons 65 and over, 74.9 percent lived in family households; 25.1 percent in non-family households; and, 0.0 percent in group quarters.

The 1980 Census showed that the 1,031 year-round occupied housing units in Neighborhood 2, 62.2 percent were occupied by owners and 37.8 percent by renters. The comparable figures for the City were 57.9 percent owner-occupied and 42.1 percent renter-occupied. There were 84 vacant housing units in this Neighborhood with a rental vacancy rate of 9.1 percent and a homeowner vacancy rate of 3.8 percent.

Fertility, family type and the presence of children are also important measurements of the trends in family life. In 1980, Neighborhood 2 had 779 families, of which 88.8 percent were maintained by a married couple; 9.4 percent by a female householder with no husband present; and, 1.8 percent by a male householder with no wife present. Of the neighborhood's 484 families with own children under 18 years, 13.2 percent were one-parent families maintained by the mother. Of the families with their own children, under 18 years, the average number of persons per family was 3.73.

The survey of vacant and available lands showed that Neighborhood 2 contains .67 acre of vacant R-1 (single-family residential) zoned land that could allow three to five more residential units, it also contains 3.7 acres of vacant R-2 (medium density residential) zoned land which could accommodate up to 44 more multiple-family residential units. There are also 1.32 acres of vacant R-3 (high medium density residential) zoned land that could accommodate approximately 33 more multiple-family residential units. In addition, the Neighborhood contains 2.64 acres of vacant CT (Tourist Commercial) zoned land which could accommodate approximately 66 more multiple density residential units. As previously noted, there are provisions in the CT zone whereby multiple residential development can take place based on the R-3 zoning density.

The vacant lots are all located within a fully urbanized city area, and providing necessary water, sewer and other city services would present no problem. There is one elementary school and one junior high school in this Neighborhood. There is also one baseball playing field.

Neighborhood 3

Located on the northeastern part of the city, Neighborhood 3 is bounded by: Villa Avenue and the City limits to the north; Dogwood Road to the east; Main Street to the south; and, the railroad tracks to the west.

Approximately 90.1 percent of the 460± acres in this Neighborhood are under an industrial zoning classification. There are 44.7± acres of residential zoned land for 9.7 percent of the total acreage and .84 percent is comprised of neighborhood commercially zoned land.

The total number of housing units found in the Neighborhood is 186. There are 162 single-family residential units with three accessory living units. There are also 20 multiple-family units and one mobile home.

The majority of the single-family residences are twenty years old or older. There are however, 25 relatively new single-family residential units, having been built in 1980. The majority of the apartments have recently been built between 1975 and 1980.

The housing condition survey shows that 63 percent of the single-family and accessory units are in sound condition. Approximately, 25 percent need only minor repair. In addition, three percent is in a deteriorating state with 8.5 percent considered to be in a dilapidated state.

The housing survey also shows that 85 percent of the apartment units are in sound condition with only three units needing minor repairs. The one mobilehome unit is found in sound condition.

The two-bedroom apartments found in this Neighborhood were renting between \$325 and \$360. According to Imperial County Assessor's Office records, sales for early 1960 built homes were averaging around \$51,000. Sales for late 1960 and early 1970 built homes were averaging \$60,000.

The median income in 1980 of households in Neighborhood 3 was \$16,174. Households with incomes less than \$7,500 were 6.3 percent of all households in the Neighborhood, while households with incomes of \$25,000 or more constituted 25.7 percent of the households; the remaining 68.0 percent of the households had incomes between \$7,500 and \$25,000. In 1988, 45 percent of households in Neighborhood 2 had incomes below the median income level as established by the Department of Housing and Urban Development.

In the Neighborhood, 62.8 percent of all working age (16 years and over) persons and 50.4 percent of working age females were in labor force. 69.7 percent of persons 16 years and over worked in 1980. The unemployment rate for Neighborhood 3 was 1.9 percent. With an unemployment rate of 0.0 percent for White persons and 0.0 percent for Spanish origin persons.

Neighborhood 3 residents were employed in a variety of occupations in 1980. They included 70 in service occupations, except protective and household. Another 53 persons said they were in farming, forestry, and fishing occupation, and 43 persons were in sales occupations.

Among the major concerns in many areas are the economic situations of the older population and of families maintained by a woman with no husband present. There were 0 persons 65 years and over below the poverty level in 1980, or 0.0 percent of all elderly persons in Neighborhood 3. Of the 11 families below poverty level in Neighborhood 3, 0.0 percent had a female householder with no husband present.

In 1980, among the 730 persons in Neighborhood 3, 35.9 percent or 262, were under 15 years and over. In the City, 28.4 percent were under 15 years and 7.8 percent were 65 years and over. The Neighborhood's median age was 20.5 as compared with the City's 26.3 years.

One of the major national trends over the past 10 years has been an increase in the number of households, especially small households. In 1980, the 168 households in Neighborhood 3 represented 2.2 percent of all the City's households. Among the neighborhood households, 4.8 percent consisted of one person and 27.4 percent had six or more persons. Non-family households composed of householders who lived alone or only with unrelated persons represented 5.4 percent of all the households. There were 0 persons in group quarters. Among persons 65 and over, 94.4 percent lived in family households; 5.6 percent in non-family households; and, 0.0 percent in group quarters.

The 1980 Census showed that of the 168 year-round occupied housing units in Neighborhood 3, 76.8 percent were occupied by owners and 23.2 percent by renters. The comparable figures for the City were 57.9 percent owner-occupied and 42.1 percent renter-occupied. There were four vacant housing units in this Neighborhood with a rental vacancy rate of 4.9 percent and a homeowner vacancy rate of 1.5 percent.

Fertility, family type and the presence of children are also important measurements of trends in family life. In 1980, Neighborhood 3 had 167 families, of which 94.0 percent were maintained by a married couple; 6.0 percent by a female householder with no husband present; and, 0.0 percent by a male householder with no wife present. Of the Neighborhood's 117 families with own children under 18 years, 8.5 percent were one parent families maintained by the mother. Of the families own children under 18 years, the average number of persons per family was 4.11.

The vacant land survey showed that Neighborhood 3 contains .21 acre of vacant R-2 (medium density residential) zoned land. This land could accommodate up to five more multiple-family dwelling units. The site is located in the center portion of the residential district and therefore would have no problem obtaining water, sewer and other City services.

There are currently no schools in this Neighborhood. There is, however, one 17.25 acre park with soccer and baseball playing fields, restroom facilities and lighting. The City is currently applying for a State grant which would permit further improvements such as the purchase and installation of playground equipment, additional lighting, the installation of a parking area and off-site street improvements.

Neighborhood 4

Neighborhood 4 is located in the central part of the City and is bounded by: Adams Avenue to the north; by the Southern Pacific Railroad to the east; State Street, Eighth Street and Holt Avenue to the south; and, on the west by Imperial Avenue. This Neighborhood is considered to be the oldest section in the City and encompasses the downtown commercial and civic center areas.

Currently, the total number of housing units found in Neighborhood 4 is 1,189. The March, 1984 housing survey totaled 291 single-family dwelling units with 49 accessory living units for this Neighborhood. In addition, the survey counted 771 apartments and 78 residential motel/hotel units. The Neighborhood contained no condominiums, mobile homes or trailers.

For the most part, the single-family residences are between 30-55 years old. Approximately 25 percent of the apartment units are less than six years old. The increase in apartment construction in the Neighborhood and particularly around the downtown area is a direct result of a general plan policy aimed at providing affordable housing near the oldest commercial district in the City.

The motel/hotel units are all older than 30 years with some hotels being around 60 years old. The residential motel/hotels offer affordable living units to the elderly as well as to transient individuals and seasonal field workers.

The housing condition survey showed that approximately 20.3 percent of the single-family and accessory living units were in sound condition, with 14.1 percent of the same needing only minor repairs. In addition, 43.2 percent of the same type units were determined to be in a deteriorating state and 22.4 percent considered to be in a dilapidated state.

The survey indicates that 54 percent of all the multiple-family residential units are in sound condition and 9 percent need only minor repair. In addition, 30.4 percent of the same type units are considered to be in a deteriorating state and only 6.8 percent are considered to be in a dilapidated state.

With respect to the residential motel/hotel dwelling units, 22 percent are found to be in sound condition with 13 percent needing only minor repairs. In addition, 54 percent of the residential motel/hotel dwelling units are found to be in a deteriorating state with 11 percent considered to be in a dilapidated state.

Apartment units are generally renting as follows: \$350 for a studio unit; \$375 for a one-bedroom unit; \$425 to \$450 for a two-bedroom unit; and, around \$450 to \$525 for a three-bedroom unit.

Currently the rents for the residential hotel units are ranging between \$300 to \$450 per month. The lower rate rooms generally offer the basic needs such as a single-bed and group bathrooms. The higher rate rooms may provide individual bathrooms, refrigerators, and other room services. Rents for residential motel units are currently ranging between \$300 to \$550. The higher rate rooms generally are full one-bedroom units with all utilities paid and full bathroom and kitchen facilities. Included here are some studio apartment units currently renting for \$215 and offering full bathroom and kitchen facilities.

Information gathered from local mortgage companies indicates that house sales are averaging between \$64,000 to \$69,000 for average two or three-bedroom units.

The median income in 1980 of households in Neighborhood 4 was \$10,587. Households with incomes less than \$7,500 were 39.4 percent of all households in the Neighborhood, while households with incomes of \$25,000 or more constituted 8.6 percent of the households. The remaining 52.0 percent of the households had incomes between \$7,500 and \$25,000.

In the Neighborhood, 60.3 percent of all working age (16 years and over) persons and 53.6 percent of working age females were in the labor force. 68.9 percent of persons 16 years and over worked in 1980. The unemployment rate for Neighborhood 4 was 6.5 percent with an unemployment rate of 4.8 percent for White persons and 9.1 percent for Spanish origin persons.

Neighborhood 4 residents were employed in a variety of occupations in 1980. They included 220 in administrative support occupations, including clerical. Another 135 persons said they were in precision production, craft, and repair occupations, and 132 persons were in service occupations, except protective and household.

Among the major concerns in many areas are the economic situations of the older population and of families maintained by a woman with no husband present. There were 42 persons 65 years and over below the poverty level in 1980, or 19.5 percent of all elderly persons in Neighborhood 4. Of the 136 families below the poverty level in Neighborhood 4, 41.9 percent had a female householder with no husband present.

In 1980, among the 2,750 persons in Neighborhood 4, 26.1 percent or 717, were under 15 years old and 8.9 percent or 244, were 65 years and over. In the City, 28.4 percent were under 15 years and 7.8 percent were 65 years and over. The Neighborhood's median age was 24.5 as compared with the City's 26.3 years.

One of the major national trends over the past 10 years has been an increase in the number of households, especially small households. In 1980, the 1,017 households in Neighborhood 4 represented 13.1 percent of all City households. Among the Neighborhood's households, 34.9 percent consisted of one person and 6.7 percent had six or more persons. Non-family households composed of householders who lived alone or only with unrelated persons represented 39.7 percent of all the households. There were 167 persons in group quarters. Among persons 65 and over 49.2 percent lived in family households; 49.6 percent in non-family households; and, 1.2 percent in group quarters.

The 1980 Census showed that of the 1,017 year round occupied housing units in Neighborhood 4, 15.3 percent were occupied by owners and 84.7 percent by renters. The comparable figures for the City were 57.9 percent owner-occupied and 42.1 percent renter-occupied. There were 110 vacant housing units in this Neighborhood with a rental vacancy rate of 7.5 percent and a homeowner vacancy rate of 1.3 percent.

Fertility, family type and the presence of children are also important measurements of the trends in family life. In 1980, Neighborhood 4 had 576 families of which 65.6 percent were maintained by a married couple; 29.2 percent by a female householder with no husband present; and, 5.2 percent by a male householder with no wife present. Of the Neighborhood's 372 families with own children under 18 years, 31.2 percent were on-parent families maintained by the mother. Of the families with own children under 18 years, the average number of persons per family was 3.62.

The survey of vacant and available lands shows that Neighborhood 4 contains no vacant single-family nor medium density residential zoned land. However, there are approximately 4.28 acres of vacant R-3 (high medium density residential) zoned land that could accommodate around 107 additional units. The

vacant lots are all located within a fully urbanized neighborhood, and thus would face no impediments in receiving City services to achieve its development potential.

The Neighborhood contains one elementary school and a 7.35-acre park site which has been serving the community for over 50 years. As stated before, the Neighborhood also contains the downtown shopping district as well as the Civic Center area including; City Hall; the Courts; and, most of the banks and financial institutions.

Neighborhood 5

Neighborhood 5 is located in the most westerly portion of the City, bounded by: Main Street to the north; Imperial Avenue to the east; Ross Avenue to the south; and, the City limits to the west.

The City's Housing Condition Survey indicates that there are a total of 1061 residential dwelling units in the Neighborhood. The total number of single-family dwellings came to 658 with one accessory dwelling unit. In addition, there is a total of 402 multiple-family dwelling units. Of these units, 148 are condominiums. Of these same multiple-family units, 172 apartment units are specifically designated for and occupied by senior citizens.

The majority of the single-family units in the Neighborhood are over 20 years old. However, there are 122 single-family dwelling units or 30 percent of the total number of single-family dwelling units that have been built within the last 10 years. Since completion of the Housing Condition Survey, additional dwelling units have been built. Future development of single-family dwelling units is expected to continue here, in view of the fact that 73 acres have recently been annexed and are intended for single-family development.

The Housing Condition Survey shows that 87 percent of the single-family dwelling units are in sound condition with only 13 percent needing minor repairs. Only three units (.4 percent) are in a slightly deteriorating state with no dilapidated single-family structures in the Neighborhood. The survey also indicates that 100 percent of the multiple-family units are in sound condition. One of the main reasons for this, of course, is that all of the multiple-family dwelling units are under 10 years old.

Information gathered from the senior citizen apartments which consists of one-bedroom units, indicates that these are renting for \$315 per month. Other apartments and condominiums are generally renting as follows: \$500 for a two-bedroom apartment; and, around \$650 for a two-bedroom condominium unit.

According to local mortgage companies and realtors, two-bedroom homes found in this Neighborhood sold between \$50,000 to \$60,000; three-bedroom homes were selling between \$83,000 and \$90,000; and four-bedroom homes with a few extras (fireplace, garage, pool, etc.) were selling between \$100,000 and \$130,000. Newer three- and four- bedroom homes built since 1984 were selling between \$110,500 to \$160,000, depending on the amenities offered.

The median income in 1980 of households in Neighborhood 5 was \$21,332. Households with incomes less than \$7,500 were 15.3 percent of all households, while households with incomes of \$25,000 or more constituted 41.3 percent of the households. The remaining 43.3 percent of the households had incomes between \$7,500 and \$25,000.

In the Neighborhood, 70.2 percent of all working age (16 years and over) persons and 58.1 percent of working age females were in the labor force. 72.4 percent of persons 16 years and over worked in 198079. The unemployment rate for Neighborhood 5 was 2.9 percent. The unemployment rate was 2.8 percent for White persons and 6.5 percent for Spanish origin persons.

Neighborhood 5 residents were employed in a variety of occupations in 1980. They included 284 in administrative support occupations, including clerical. Another 226 persons said they were in professional specialty occupations, and 187 persons were in executive, administrative, and managerial occupations.

Among the major concerns in many areas are the economic situations of the older population and of families maintained by a woman with no husband present. There were nine persons 65 years and over below the poverty level in 1980, or 4.5 percent of all elderly persons in Neighborhood 5. Of the 19 families below the poverty level in Neighborhood 5, 100.0 percent had a female householder with no husband present.

In 1980, among the 2,535 persons in Neighborhood 5, 23.9 percent, or 607 were under 15 years old, and 8.5 percent or 216 were 65 years and over. In the City, 28.4 percent were under 15 years, and 7.8 percent were 65 years and over. The Neighborhood's median age was 31.0 as compared with the City's 26.3 years.

One of the major national trends over the past 10 years has been an increase in the number of households, especially small households. In 1980, the 943 households in Neighborhood 5 represented 12.1 percent of all City households. Among the Neighborhood's households, 26.2 percent consisted of one person, and 5.3 percent had six or more persons. Non-family households composed of householders who lived alone or only with unrelated persons represented 28.5 percent of all the households. There were 0 persons in group quarters. Among persons 65 and over, 43.5 percent lived in family households; 56.5 percent in non-family households; and, 0.0 percent in group quarters.

The 1980 Census showed that of the year-round occupied housing units in Neighborhood 5, 66.4 percent were occupied by owners and 33.6 percent by renters. The comparable figures for the City were 57.9 percent owner-occupied and 42.1 percent renter occupied. There were 53 vacant housing units in this Neighborhood with a rental vacancy rate of 4.2 percent and a homeowner vacancy rate of 2.6 percent.

Fertility, family type and presence of children are also important measurements of the trends in family life. In 1980, Neighborhood 5 had 692 families, of which 89.9 percent were maintained by a married couple; 8.7 percent by a female householder with no husband present; and, 1.4 percent by a male householder with no wife present. Of the Neighborhood's 413 families with own children under 18 years, 12.3 percent were one-parent families with own children under 18 years. The average number of persons per family was 3.29.

As previously mentioned, the City recently annexed approximately 73 acres zoned for R-1 development. The owner and developer has constructed approximately 360 more affordable single-family residential units, similar to those recently built in this Neighborhood. The vacant land survey indicated that there were no other vacant residential parcels in this Neighborhood.

Neighborhood 5 contains one public elementary school and one parochial K-8 school. The area also contains a five-acre softball playing field and a major shopping center which provides many services to the surrounding Neighborhood as well as to the community at large. The shopping center is located across the street from the senior citizen apartments. Services and agencies located here include a laundry and cleaners, restaurants, grocery store, general merchandise stores as well as the Social Security office and a County branch library.

Neighborhood 6

Neighborhood 6 is bounded by: State Street to the north; Eighth Street to the east; Ross Avenue to the south; and, Imperial Avenue to the west, located in the South central part of the City.

The City survey indicated that there is a total of 883 housing units in the Neighborhood. There are 533 single-family dwelling units with 86 accessory living units. In addition, there are 264 multiple-family units with 105 of these being condominium units. The majority, if not all, of the single-family dwelling units are over 20 years old. The apartment units are also for the most part, over 20 years old. However, the condominium units are less than 10 years old.

The survey shows that 74 percent of the single-family dwelling and the accessory units are in sound condition or only need very minor repairs. In addition, 18 percent of the single-family and accessory units are considered to be deteriorating with 7.6 percent of the same being classified as dilapidated. Of the multiple-family units, 92 percent are in sound condition or only need minor repair. Only 6.8 percent of these units are considered deteriorating and only 1 percent (3 units) were classified as dilapidated. The situation that becomes apparent is that even though the apartment units are over 20 years old, for the most part, they are all being well maintained.

Apartment rents are ranging from \$475 for a two-bedroom to \$550 for a three-bedroom unit. Those condominiums units that are currently being rented out are going for \$600 for a two-bedroom and \$650 for a three-bedroom unit. Information from local mortgage companies indicates that house sales are averaging between \$64,000 to \$70,000.

The median income in 1980 of households in Neighborhood 6 was \$17,163. Households with incomes less than \$7,500 were 19.3 percent of all households in the Neighborhood, while households with incomes of \$25,000 or more constituted 31.1 percent of the households. The remaining 49.6 percent of the households had incomes between 7,500 and \$25,000.

In the Neighborhood, 70.7 percent of all working age (16 years and over) persons and 58.7 percent of working age females were in the labor force. 74.4 percent of persons 16 years and over worked in 1980. The unemployment rate was 3.2 percent of White persons and 5.7 percent for Spanish origin persons.

Neighborhood 6 residents were employed in a variety of occupations in 1980. They included 242 in administrative support occupations, including clerical. Another 156 persons said they were in precision production, craft and repair occupation, and 103 persons were in sales occupations.

Among the major concerns in many areas are the economic situations of the older population and of families maintained by a woman with no husband present. There were eight persons 65 years and over below the poverty level in 1980, or 5.7 percent of all elderly persons in Neighborhood 6. Of the 44 families below the poverty level in Neighborhood 6, 88.6 percent had a female householder with no husband present.

In 1980, among the 1,961 persons in Neighborhood 6, 24.7 percent, or 484, were under 15 years old and 9.8 percent, or 193 were 65 years and over. In the City, 28.4 percent were under 15 years and 7.8 percent were 65 years and over. The Neighborhood's median age was 28.5 as compared with the City's 26.3 years.

One of the major national trends over the past 10 years has been an increase in the number of households, especially small households in 1980. The 688 households in Neighborhood 6 represented 8.8 percent of all City households. Among the Neighborhood's households, 18.3 percent consisted of one person and 6.7 percent had six or more persons. Non-family households composed of householders who lived alone or only with unrelated persons represented 21.2 percent of all households. There were 0 persons in group quarters. Among persons 65 and over, 69.9 percent lived in family households; 30.1 percent in non-family households; and, 0.0 percent in group quarters.

In 1980 Census showed that of the year-round occupied housing units in Neighborhood 6, 62.8 percent were occupied by owners and 37.2 percent by renters. The comparable figures for the City were 57.9 percent owner-occupied and 42.1 percent renter-occupied. There were 37 vacant housing units in this Neighborhood with a rental vacancy rate of 4.8 percent and a homeowner vacancy rate of 1.6 percent.

Fertility, family type and the presence of children are also important measurements of the trends in family life. In 1980, Neighborhood 6 had 520 families of which 79.2 percent were maintained by a married couple; 16.7 percent by a female householder with no husband present; and, 4.0 percent by a male householder with no wife present. Of the Neighborhood's 304 families with own children under 18 years, 22.7 percent were one-parent families maintained by the mother. Of the families with own children under 18 years, the average number of persons per family was 3.48.

Land that is currently vacant and available for residential development consists of .27 acre zoned R-2 (medium density residential) and 2.71 acres zoned for R-3 (medium high residential). The R-2 Zone would allow approximately 3 dwelling units and the R-3 Zoned property would allow up to 68 multiple family dwelling units. Water and sewer are readily available for both of these areas. With these figures, it is apparent that this Neighborhood will soon be built to residential capacity.

There are no parks in this Neighborhood, however, the City's high school and a junior high school are located here.

Neighborhood 7

Neighborhood 7 is located in the south central part of the City, bounded by: Holt Avenue to the north; the railroad to the east, Ross Avenue to the south; and, Eighth Street to the west.

Neighborhood 7, the second oldest section of the City retains a unique character. The area combines several architectural styles which are accented by wide streets lined with large, shady trees.

The City survey indicates that there is currently a total of 882 housing units in the Neighborhood. There are 593 single-family dwelling units with 137 accessory living units. In addition, there are 152 apartment units with 50 of these units being duplexes. At least 75 percent to 80 percent of the single-family structures are over 20 years old. Many of these older homes have been well maintained and in many cases the housing quality has significantly improved over the years.

The survey shows that 63 percent of the single-family dwelling units and their accessory units are in sound condition or only needed minor repairs. In addition, 20.7 percent of these same type units are classified as deteriorating, and approximately 16 percent are considered dilapidated. Of the multiple-family units, 53 percent are in sound condition or only requiring minor repairs. In addition, 24 percent (37 units) are considered deteriorating, and 23 percent are classified as dilapidated. Continual property maintenance and improvement will be the key to retaining this Neighborhood's sound housing quality, despite the age of many of its structures. Apartments are currently renting around \$350 for a one-bedroom unit, \$400 for a two-bedroom unit and \$450 for a three-bedroom unit.

Information from a local mortgage company and the Imperial County Assessor's Office indicates that housing values can be divided into three basic categories for this Neighborhood. First of all, we have the old lower quality homes ranging from \$55,000 to \$60,000. Secondly they are the mid-range better quality homes valued at about \$80,000 to \$90,000. And thirdly, the older, but higher quality homes are valued between \$115,000 to \$146,000.

The median income in 1980 of households in Neighborhood 7 was \$16,480. Households with incomes less than \$7,500 were 13.7 percent of all households in the Neighborhood, while households with incomes of \$25,000 or more constituted 30.6 percent of the households. The remaining 55.7 percent of the households had incomes between \$7,500 and \$25,000.

In the Neighborhood, 62.9 percent of all working age (16 years and over) persons and 50.6 percent of working age females were in the labor force. 64.3 percent of persons 16 years and over worked in 1980. The unemployment rate was 5.0 percent for White persons, a 4.2 percent for Black persons and 10.5 percent for Spanish origin persons.

Neighborhood 7 residents were employed in a variety of occupations in 1980. They included 180 in administrative support occupations, including clerical. Another 141 persons said they were in sales occupations, and 140 persons were in service occupations, except protective and household.

Among the major concerns in many areas are the economic situations of the older population and of families maintained by a woman with no husband present. There were 20 persons 65 years and over below the poverty level in 1980, or 6.8 percent of all elderly persons in Neighborhood 7. Of the 57 families below the poverty level in Neighborhood 7, 59.6 percent had a female householder with no husband present.

In 1980, among the 2,426 persons in Neighborhood 7, 27.5 percent, or 667, were under 16 years old, and 9.9 percent, or 240, were 65 years and over. In the City, 28.4 percent were under 15 years, and 7.8 percent were 65 years and over. The Neighborhood's medium age was 27.1 as compared with the City's 26.3 years.

One of the major national trends over the past 10 years has been an increase in the number of households, especially small households. In 1980, the 728 households in Neighborhood 7 represented 9.4 percent of all City households. Among the Neighborhood's households, 17.9 percent consisted of one person and 11.8 percent had six or more persons. Non-family households composed of householders who lived along or only with unrelated persons represented 19.9 percent of all the households. There were 48 persons in group quarters. Among persons 65 and over, 75.0 percent lived in family households; 24.6 percent in non-family households; and, 0.4 percent in group quarters.

The 1980 Census showed that the 728 year-round occupied housing units in Neighborhood 7, 67.7 percent were occupied by owners and 32.4 percent by renters. The comparable figures for the City were 57.9 percent owner-occupied and 42.1 percent renter-occupied. There were 42 vacant housing units in this Neighborhood with a rental vacancy rate of 10.6 percent and a homeowner vacancy of 0.6 percents.

Fertility, family type and the presence of children are also important measurements of the trends in family life. In 1980, Neighborhood 7 had 632 families, of which 76.3 percent were maintained by a married couple, 17.7 percent by a female householder with no husband present, and 6.0 percent by a male householder with no wife present. Of the Neighborhood's 337 families with own children under 18 years, 26.4 percent were one-parent families maintained by the mother. Of the families with own children under 18 years, the average number of persons per family was 3.50.

The survey of vacant and available lands revealed the following: Neighborhood 7 contains .37 acre zoned for R-1 that could accommodate 2-3 more residential units. It also contains 1.22 acres zoned for R-2 which could accommodate approximately 15 multiple dwelling units. In addition, 1.02 acres of vacant land is zoned for R-3 and could accommodate up to 26 multiple dwelling units. All of the lots have water and sewer readily available.

The Neighborhood contains one elementary school and a 12-acre baseball/football playing field.

Neighborhood 8

Neighborhood 8 is located in the southeast area of the City bounded by: Main Street to the north; Dogwood Road to the east; Ross Avenue to the south; and, the railroad to the west. This Neighborhood is surrounded by industrial and heavy commercial uses to the north, west and east. Area to the south is general planned and zoned for industrial uses.

The City survey indicates that there is a total of 736 housing units in the Neighborhood. There is a total of 561 single-family units with 39 accessory living units. In addition, there are 136 multiple dwelling units with 72 units being duplexes.

The greater majority of all units are over 20 years old. In 1981, 35 single-family units and 18 multiple-family units were built. The survey shows that 60 percent of the single-family dwelling and accessory units are in sound condition or only need minor repairs. In addition, approximately 22 percent of these same units are classified as deteriorating, and approximately 18 percent are dilapidated. Of the multiple-family units, 71 percent are considered sound or only needing minor repair, and 7 percent are considered to be deteriorating. In addition, 22 percent of these units are considered to be in a dilapidated state. The City has been and is still continuing its housing programs for this area.

Apartment rents are ranging from \$260 for a one-bedroom unit to \$325 for a two-bedroom unit. There are no condominium units presently in the Neighborhood. Housing sales are averaging between \$57,000 to \$63,000, based on local mortgage companies.

The median income in 1980 of households in Neighborhood 8 was \$9,549. Households, with incomes less than \$7,500 were 42.5 percent of all households in the Neighborhood, while households with incomes of \$25,000 or more constituted 7.1 percent of the households. The remaining 50.5 percent of the households had incomes between \$7,500 and \$25,000.

In the Neighborhood, 65.2 percent of all working age (16 years and over) persons and 45.9 percent of working-age females were in the labor force. 55.2 percent of persons 16 years and over worked in 1980. The unemployment rate for Neighborhood 8 was 26.5 percent. The unemployment rate was 22.0 percent for black persons and 30.4 percent for Spanish origin persons.

Neighborhood 8 residents were employed in a variety of occupations in 1980. They included 138 service occupations, except protective and households. Another 75 persons said they were administrative support occupations, including clerical, and 68 persons were in precision production, craft, and repair occupation.

Among the major concerns in many areas are the economic situations of the older population and of families maintained by a woman with no husband present. There were 33 persons 65 years and over below the poverty level in 1980, or 12.3 percent of all elderly persons in Neighborhood 8. Of the 126 families below the poverty level in Neighborhood 8, 40.5 percent had a female householder with no husband present.

In 1980, among the 2,385 persons in Neighborhood 8, 31.1 percent, or 741, were under 15 years old, and 9.1 percent or 218 were 65 years and over. In the City, 28.4 percent were under 15 years and 7.8 percent were 65 years and over. The Neighborhood's median age was 23.0 as compared with the City's 26.3 years.

One of the major trends over the past 10 years has been an increase in the number of households, especially small households in 1980. The 626 households in Neighborhood 8 represented 8.0 percent of all City households. Among the Neighborhood's households, 15.8 percent consisted of one person, and 23.2 percent had six or more persons. Non-family households composed of householders who lived alone or only with unrelated persons represented 17.9 percent of all the households. There were 0 persons in group quarters. Among persons 65 and over, 67.4 percent lived in family households; 32.6 percent in non-family households; and, 0.0 percent in group quarters.

The 1980 Census showed that of the 626 year-round occupied housing units in Neighborhood 8, 60.4 percent occupied by owners and 39.6 percent by renters. The comparable figures for the City were 57.9 percent owner-occupied and 42.1 percent renter-occupied. There were 27 vacant housing units in this Neighborhood with a rental vacancy rate of 5.0 percent and a homeowner vacancy rate of 1.0 percent.

Fertility, family type and the presence of children are also important measurements of the trends in family life. In 1980, Neighborhood 8 had 571 families, of which 67.4 percent were maintained by a married couple and 25.7 percent by a female householder with no husband present. Of the neighborhood's 333 families with own children under 18 years, 27.0 percent were one-parent families maintained by the mother. Of the families with own children under 18 years, the average number of persons per family was 3.94.

The survey on vacant and available lands shows that Neighborhood 8 contains approximately 15.8 acres zoned for R-1 that could currently accommodate up to 110 more residential units. The Neighborhood also contains .17 acre zoned for R-2 which would allow approximately two residential units. In addition, there are approximately 4.6 acres zoned for R-3 which would allow approximately 115 residential units. All of these lots have water and sewer facilities readily available.

The Neighborhood contains one elementary school and a 5.3-acre playing field and community recreation center.

Neighborhood 9

Neighborhood 9 is located in the southern portion of the City bounded by: Ross Avenue to the north; and, the City limits to the east, south and west. This Neighborhood has the greatest number of dwelling units (1582). The majority of these units have remained in sound condition. The City's survey indicates that there are 1247 single-family dwelling units plus 8 accessory living units. In addition, there are 327 multiple dwelling units with four of these units being duplexes. Of these multiple-family residential units, 35 are condominium units.

Approximately 49 percent of the single-family residential units are over 20 years old, with 29 percent being 11 to 20 years old and 22 percent being less than 10 years old. In addition, approximately 42 percent of the multiple-family units are over 20 years old, with 45 percent of these units being 11 to 20 years old and 14 percent being less than 10 years old. The 35 condominium units in this Neighborhood are all less than 10 years old.

The City's survey shows that 76 percent of the single-family dwelling and accessory units are in sound condition. In addition, 21 percent of these units need minor repairs and only 3 percent are in a deteriorating state. Of the multiple-family residential units, including the condominium units, 72 percent are found to be in sound condition and the remaining 28 percent only need minor repair.

Apartment rents vary within this large Neighborhood. Along the eastern portion, rents range from \$350 for a one-bedroom apartment to \$395 for a three-bedroom apartment. Along the western portion, rents are ranging from \$420 for a one-bedroom apartment to \$475 for a two-bedroom apartment. As can be expected, housing values also vary within this Neighborhood. According to local mortgage companies, house sales are ranging between \$64,000 to \$70,000.

The median income in 1980 of households in Neighborhood 9 was \$26,413. Households with incomes less than \$7,500 were 50.5 percent of all households in the Neighborhood, while households with incomes of \$25,000 or more constituted 55.8 percent of the households. The remaining 38.7 percent of the households had incomes between \$7,500 and \$25,000.

In the Neighborhood, 74.7 percent of all working-age (16 years and over) persons and 60.5 percent of working-age females were in the labor force. 76.8 percent of persons 16 years and over worked in 1980. The unemployment rate for Neighborhood 9 was 4.1 percent. The unemployment rate was 4.5 percent for White persons and 7.0 percent for Spanish origin persons.

Neighborhood 9 residents were employed in a variety of occupations in 1980. They included 505 in administrative support occupations, including clerical. Another 337 persons said they were in executive, administrative, and managerial occupations, and 330 persons were in professional specialty occupations.

Among the major concerns in many areas are the economic situations of the older population and of families maintained by a woman with no husband present. There were seven persons 65 years and over below the poverty level in 1980, or 4.7 percent of all elderly persons in Neighborhood 9. Of the 38 families below the poverty level in Neighborhood 9, 31.6 percent had a female householder with no husband present.

In 1980, among the 5,974 persons in Neighborhood 9, 29.9 percent, or 1,517 were under 15 years old, and 5.3 percent, or 267 were 65 years and over. In the City, 28.4 percent were under 15 years, and 7.8 percent were 65 years and over. The Neighborhood's median age was 27.2 as compared with the City's 26.3 years.

One of the major national trends over the past 10 years has been an increase in the number of households, especially small households. In 1980, the 1,482 households in Neighborhood 9 represented 19.0 percent of all City households. Among the Neighborhood's households, 10.4 percent consisted of one person, and 9.9 percent had six or more persons. Non-family households composed of householders who lived alone or only with unrelated persons represented 13.4 percent of all the households. There were 156 persons in group quarters. Among persons 65 and over 47.2 percent lived in family households, 6.0 percent in non-family households, and 46.8 percent in group quarters.

The 1980 Census showed that of the 1,482 year-round occupied housing units in Neighborhood 9, 74.8 percent were occupied by owners and 25.2 percent by renters. The comparable figures for the City were 57.9 percent owner-occupied and 42.1 percent renter-occupied. There were 75 vacant housing units in this Neighborhood with a rental vacancy rate of 6.8 percent and a homeowner vacancy rate of 2.7 percent.

Fertility, family type and the presence of children are also important measurements of the trends in family life. In 1980, Neighborhood 9 had 1,195 families of which 92.0 percent were maintained by a married couple; 5.9 percent by a female householder with no husband present; and, 2.1 percent by male householder with no wife present. Of the Neighborhood's 792 families with own children under 18 years, 7.1 percent were one-parent families maintained by the mother. Of the families with own children under 18 years, the average number of persons per family was 3.75.

The survey on vacant lands shows that Neighborhood 9 contains approximately 16.02 acres zoned for R-1. However, about 14 of the 16± vacant acres have been subdivided into approximately 15,000 square foot lots to be developed into a residential estate project. Even though the off-site improvements including streets, sidewalks, gutters and utilities have been accomplished since 1979, no further development

of the area has taken place. The development currently consists of 32 vacant residential estate parcels. The remaining two acres zoned for R-1 could accommodate around 14 units.

The Neighborhood also contains 1.08 acres of vacant land zoned for R-2 (medium density residential), which could accommodate about 13 more units; and 2.0 acres zoned for R-3 (high medium density residential), which could accommodate up to 50 more units. In addition, approximately 9.1 acres of vacant land zoned CT (Tourist Commercial) would permit residential development at an R-3 density, and allow approximately 228 units to be built. There are several areas in the City where the CT Zone has been utilized for residential purposes.

There are also approximately 75 acres of vacant land presently found outside the City limits but located immediately adjacent to this Neighborhood. The land is currently designated by the General Plan for low density residential use. However, a General Plan amendment application has been submitted that would provide for various multiple residential densities. With the present General Plan designation, the number of single-family residential units that could be built would be around 375 to 550. In all of the cases where vacant land is available, City water and sewer services are readily available.

Land Inventory Summary

Table 31 summarizes the amount and zoning of land within each of the 9 Neighborhood Planning Areas which is suitable for residential development, including manufactured housing. Areas which is suitable for residential development, including manufactured housing. Adequate public services and infrastructure improvements exist in Areas 1, 2, 4, 6, 7, and 8 to accommodate new development. Infrastructure improvements are not considered adequate in the northeastern portion of Planning Area 3 and in the southern and western portions of Planning Area 9 (see Figure 8). Excluding these areas where infrastructure is presently inadequate, approximately 190 acres of vacant land, zoned to permit residential development, exists within the City. Development of this land could yield up to approximately 2,191 dwelling units. As shown of Table 28, the City's total housing allocation pursuant to SCAG's 1988 Regional Housing Needs Assessment is only 1,025 dwelling units.

TABLE 31

INVENTORY OF VACANT RESIDENTIAL LAND

<u>Neighborhood Planning Area</u>	<u>Vacant Land (Acres)</u>	<u>Zoning</u>	<u>Density Range</u>	<u>Potential Build-Out (du)</u>
#1	0.94	R-1	5-7 du/ac	7
	21.00	R-2	12 du/ac	252
	30.00	R-2	12 du/ac	360
	2.80	R-3	25 du/ac	70
	3.61	CT	25 du/ac	90
	<u>6.00</u>	CT	25 du/ac	<u>150</u>
Subtotal:	64.35			929
#2	0.67	R-1	5-7 du/ac	5
	3.70	R-2	12 du/ac	44
	1.32	R-3	25 du/ac	33
	<u>2.64</u>	CT	25 du/ac	<u>66</u>
Subtotal:	8.33			148
#3	0.21	R-2	12 du/ac	5
#4	4.28	R-3	25 du/ac	107
#5	73.00	R-1	5-7 du/ac	360
#6	0.27	R-2	12 du/ac	3
	<u>2.71</u>	R-3	25 du/ac	<u>68</u>
Subtotal:	2.98			71
#7	0.37	R-1	5-7 du/ac	3
	1.22	R-2	12 du/ac	15
	<u>1.02</u>	R-3	25 du/ac	<u>26</u>
Subtotal:	2.61			44

TABLE 31 (continued)

INVENTORY OF VACANT RESIDENTIAL LAND

<u>Neighborhood Planning Area</u>	<u>Vacant Land (Acres)</u>	<u>Zoning</u>	<u>Density Range</u>	<u>Potential Build-Out (du)</u>
#8	15.80	R-1	5-7 du/ac	110
	0.17	R-2	12 du/ac	2
	<u>4.60</u>	R-3	25 du/ac	<u>115</u>
Subtotal:	20.57			227
#9	2.00	R-1	5-7 du/ac	14
	1.08	R-2	12 du/ac	13
	2.00	R-3	25 du/ac	50
	9.10	CT	25 du/ac	228
	<u>75.00</u>	S.F.R.	5-7 du/ac	<u>450</u>
Subtotal:	89.18			755
GRAND TOTAL:	265.51			2,646

Source: El Centro City Planning Department

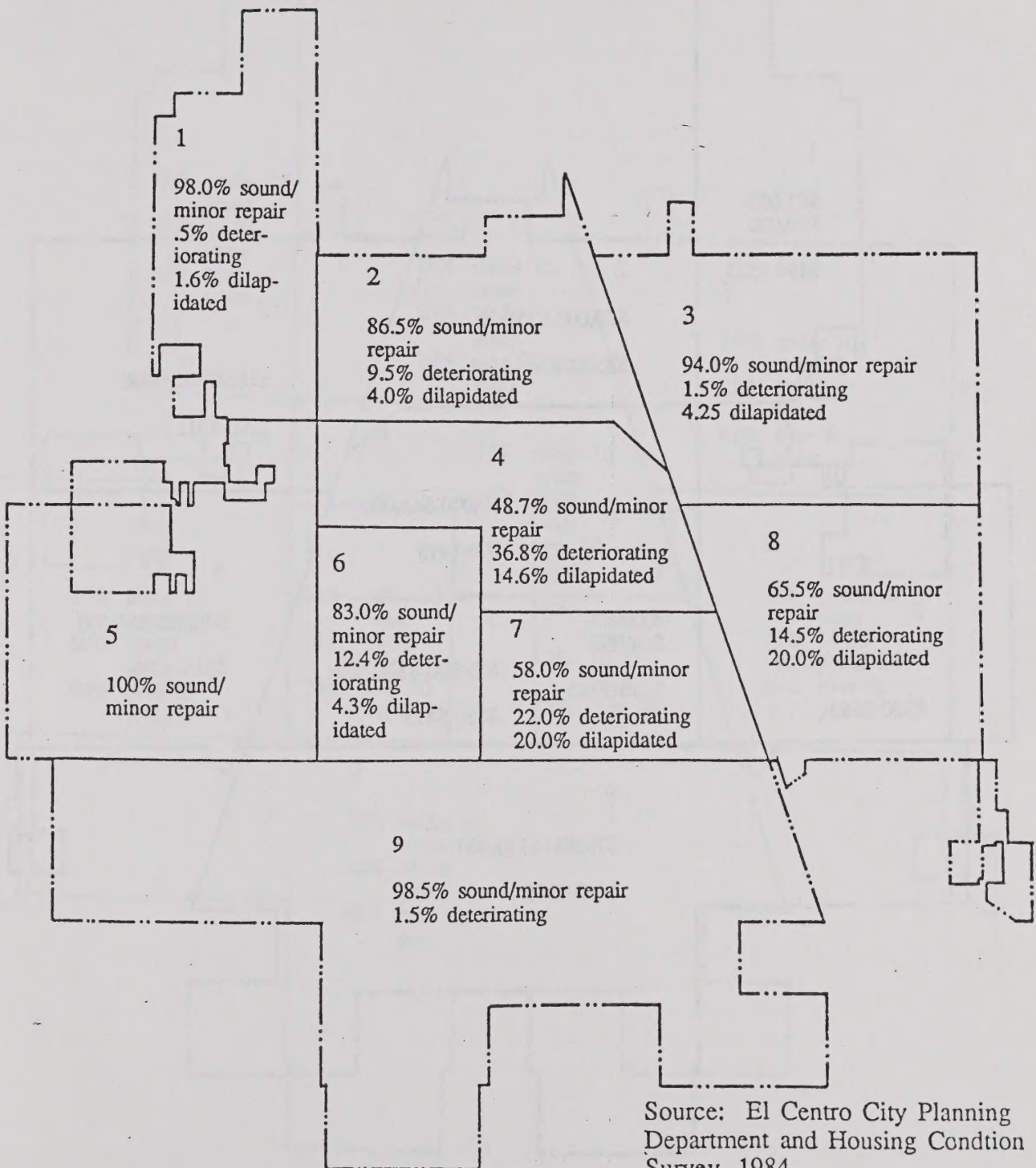
The estimate of potential buildout shown on Table 31 represents maximum achievable density based on existing zoning. In actuality, the net yield may be somewhat lower, particularly in single family zones where standard subdivision development usually does not result in maximum permitted density. Actual development densities in the R-2 and R-3 zones are close to the 12 and 25 units per acre permitted. In the R-1 zone, standard subdivisions yield 4-5 dwelling units per acre, though maximum densities are achievable by planned residential development, including "zero lot line" projects. Density bonus projects are permitted within the City pursuant to Sections 29-142 of the Zoning Ordinance, which can increase maximum achievable density in accordance with state law. Accessory dwelling units are also permitted in the R-1 and R-2 Zones by conditional use permit (Zoning Ordinance Section 29-108B). The City permits manufactured housing, including mobilehomes on residential lots pursuant to Zoning Ordinance Section 29-129, which conforms to Government Code Sections 65852.3 and 65852.4.

TABLE 32

CURRENT HOUSING INVENTORY BY CONDITION AND AGE OF STRUCTURE

<u>Neighborhood</u>	<u>Sound/Minor Repair Only (%)</u>	<u>Deterior- ating(%)</u>	<u>Dilapi- dated(%)</u>	<u>Less Than 10 yrs(%)</u>	<u>10-20 Years(%)</u>	<u>Over 20 Years(%)</u>
#1 (newest)	9.8	0.5	1.6	15.0	75.0	10.0
#2 (5th oldest)	86.5	9.5	4.0	10.0	20.0	70.0
#3 (4th newest)	94.0	1.5	4.25	14.0	25.0	61.0
#4 (oldest)	48.7	36.8	14.6	17.0	10.0	73.0
#5 (3rd newest)	100.0	0.0	0.0	30.0	10.0	60.0
#6 (3rd oldest)	8.3	12.4	4.3	18.0	8.0	74.0
#7 (2nd oldest)	58.0	22.0	20.0	6.0	19.0	75.0
#8 (4th oldest)	65.5	14.5	20.0	5.0	25.0	70.0
#9 (2nd newest)	98.5	1.5	0.0	20.0	32.0	48.0

Source: El Centro City Planning Department



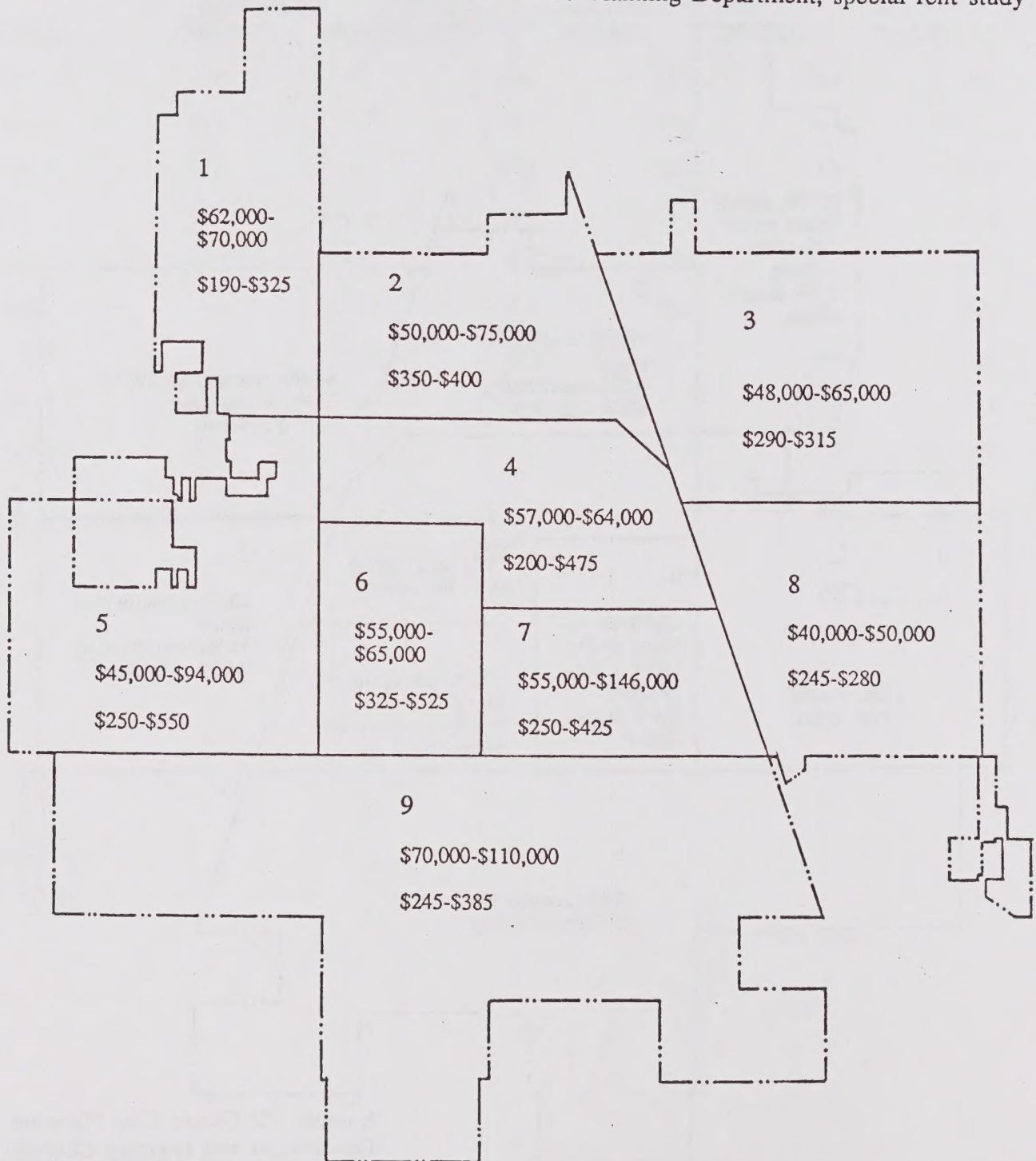
Condition of Housing

city of el centro

NO SCALE



Source: *Imperial County Assessor's Office, Appraisal Department and local mortgage companies. Housing costs are based on actual sales in 1984, and
 **El Centro Planning Department, special rent study (1984).

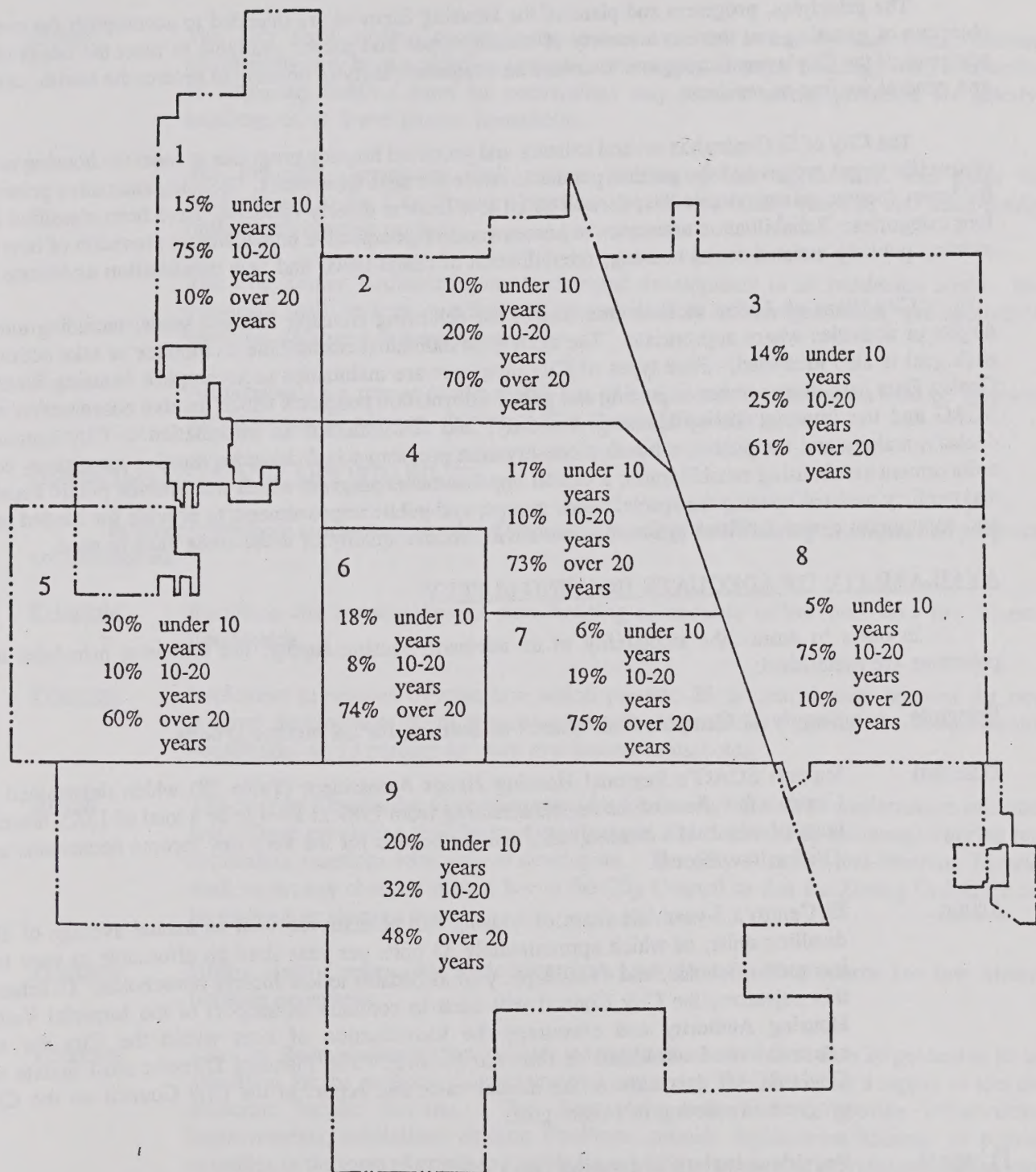


1985 Housing: Market Value Ranges*
 1985 Rent Ranges**

NO SCALE



city of el centro



Age of Housing Stock

city of el centro

NO SCALE



figure 13

HOUSING PRINCIPLES, PROGRAMS AND PLANS

The principles, programs and plans of the Housing Element are intended to accomplish the overall objective of ensuring that there is a variety of housing types and shelter available to meet the needs of all segments of the City's population; and to ensure an adequate quality of housing to protect the health, safety, and general welfare of residents.

The City of El Centro has several existing and proposed housing programs to meet the housing needs of specific target groups and the general population over the next three years. Housing assistance priorities for lower income minority residents, as well as all low income elderly residents, have been classified into four categories: Rehabilitation assistance to homeowners or prospective homeowners; provision of new and existing publicly assisted rental housing; rehabilitation of rental units; and new construction assistance.

City Plans of Action include time frames for achieving Housing Element goals, including annual targets or activities where appropriate. The agency or individual responsible to monitor or take action on each goal is also identified. Four types of City programs are maintained to accomplish Housing Element Goals: Data base management, reporting and public information programs which involve coordination with SCAG and the Imperial Valley Housing Authority, and dissemination of information to City agencies, decision-makers and the public; a housing conservation program which includes housing inspection, code enforcement and housing rehabilitation; a capital improvements program which will provide public housing and publicly assisted housing for special needs groups; and public improvements to provide for needed park and community center facilities to improve the environmental quality of those areas most in need.

AVAILABILITY OF ADEQUATE HOUSING SUPPLY

In order to ensure the availability of an adequate housing supply, the following principles and programs are established:

- | | |
|------------------|---|
| <u>Principle</u> | Supply El Centro's "fair share" of housing for all income groups. |
| <u>Program</u> | Support SCAG's Regional Housing Needs Assessment (Table 28) which determined El Centro's fair share of the region's housing from 1989 to 1994 to be a total of 1,025 housing units of which 161 housing units will be needed for the very low income households and 216 for low income. |
| <u>Action</u> | El Centro's 5-year fair share of housing can be achieved with an annual average of 205 dwelling units, of which approximately 33 units per year shall be affordable to very low income households, and 44 units per year affordable to low income households. To achieve this objective, the City Council will need to continue its support of the Imperial Valley Housing Authority and encourage the identification of sites within the City for the construction of subsidized or reserved housing. The Planning Director shall update the City's SCAG data base on an annual basis and report to the City Council on the City progress in meeting fair share goals. |
| <u>Principle</u> | Provide a variety of housing types within the City. |

Program Encourage the design and construction of a variety of housing types including estates, single-family, clusters, patio and townhouses, and apartments. Where multiply-family housing is appropriate, provide high quality units to serve the housing needs and amenities consistent with population density.

Action The City shall review condominium conversions on a case-by-case basis, because conversions may have a negative impact on the supply of rental housing, and the potential of displacing families from the conversions may present special problems for elderly, handicapped or lower income households.

The Planning Department shall review building permit applications and plans for conformance to the City Zoning Ordinance for all two-family (duplex) and multi-family (apartment) housing project.

The City Zoning Ordinance permits clustered development in all residential zones. this provision shall be kept in effect and its use shall be encouraged during pre-application meetings with project developers.

All proposals for rezone or alternative use of land zoned for apartments shall be reviewed for its impact on accomplishment of City Housing Element goals.

HOUSING COSTS AND AFFORDABILITY

In order to promote an adequate supply of affordable housing, the following principles and programs are established:

Principle Facilitate the construction of new housing affordable to low and very low income households.

Program Implement provisions of state law which provide 25 percent density bonuses for new housing development if 20 percent of the development is reserved for lower income households, or 10 percent for very low income households.

Action The existing City Zoning Ordinance provides for density bonuses in conformance with state law. These provisions shall be kept in effect and their use shall be encouraged during pre-application meetings with project developers. The City Attorney and Planning Director shall report any changes in state law to the City Council so that the Zoning Ordinance can be updated as changes occur.

Principle Utilize state Community Redevelopment Law as a funding source for low income housing programs.

Program The City Redevelopment Plan includes the expenditure of not less than 20 percent of its tax allocation for the purpose of increasing and improving the community's supply of low and moderate income housing. The Agency is authorized to provide infrastructure improvements, rehabilitate existing dwellings, provide replacement housing, or provide subsidies in the form of grants to eligible households or below market rate low interest loans to developers of new housing for persons of low or very low income, including elderly households.

Action

The City Finance Department estimates that the tax increment allocated to the Low and Moderate Income Housing Fund will be as follows:

1990-91	\$182,812.00
1991-92	\$190,378.00
1992-93	\$198,297.00
1993-94	\$207,087.00
1994-95	\$215,266.00

The Finance Director shall annually report to the City Council on the status or redevelopment agency fund available for low and moderate income housing programs, and projects which have been funded.

Principle

Utilize HUD Section 312 Loan Program for low income households.

Program

Section 312 provides 3 percent loans for rehabilitation of residential properties to eligible residents of areas designated in a community block grant application. This program supplements and supports block grant housing rehabilitation efforts.

Action

The Planning Director shall annually apply to HUD for Section 312 funds; and shall report to the City Council on the use of these funds within target CDBG neighborhoods.

Principle

Utilized HUD Section 8 rent subsidy assistance.

Program

Section 8 rent subsidies are available to low income households to reduce housing payments to not more than 25 percent of their income. This program is administered through the Imperial Valley Housing Authority.

Action

The City Council shall continue its support of IVHA activities, including applications for increased Section 8 allocations within the City.

- Principle** **Provide increased funding for new construction of assisted housing units within the City.**
- Program** Federal HUD funds are available through IVHA for construction of new assisted housing units.
- Action** The City Council shall continue its support of IVHA activities, including applications for increased allocations for assisted new housing construction within the City.
- Principle** **Provide funding for replacement of dilapidated housing occupied by low or very low income households.**
- Program** The City has a commitment to rehabilitate a maximum of 60 owner occupied dwelling units within targeted Neighborhood Planning Areas 2, 3, 4, 6, 7 and 8, by 1993.
- Action** The Planning Director shall annually report to the City Council on progress in meeting this goal. The City intends to apply for funds to rehabilitate 40 additional dwelling units in 1993 and 1994.

MAINTENANCE AND REHABILITATION

In order to encourage maintenance and rehabilitation of existing housing stock, the following principles and programs are established:

- Principle** **Identification of current housing conditions through inspections and surveys is essential to effective maintenance and rehabilitation actions.**
- Program** The City shall continue its program to identify housing rehabilitation needs, focusing on unsafe residential structures which cannot be rehabilitated to meet City building or health codes. This program shall include an annual housing inspection for all hotels, motels, and apartments over three units.
- Action** The City Building Official shall annually request City Council approval to continue its building code compliance program and shall report to the Council on the results of the past year's code compliance activities.
- Principle** **Utilize Community Development Block Grant funds for housing rehabilitation.**
- Program** El Centro is eligible under the Small Cities CDBG program to receive funding for rehabilitation of existing homes, infrastructure improvement, and economic development.

- Action** The Planning Director shall apply annually for a \$500,000 grant from this program. Priority shall be given to funding within targeted Neighborhood Planning Areas 2, 3, 4, 6, 7, and 8.
- Principle** Utilize the Federal Rental Rehabilitation Program for rehabilitation of rental housing.
- Program** The Federal Rental Rehabilitation Program provides funds for low interest loans to investors for rehabilitation of rental property occupied by lower income households.
- Action** The Planning Director shall apply annually for funding under this program for projects within the City. Planning Department staff shall provide information to investors regarding this program and assist in preparation of applications.
- Principle** Provide information and coordination for citywide "paint u and clean up" programs.
- Program** The City provides SDBG funds and staff support for city sponsored and private agency programs to assist in improvement of housing conditions, particularly with respect to senior citizen and low income households. Identification of areas of need, logistical support of private efforts, and publicity through newspaper advertising, door to door surveys, and distribution of pamphlets and flyers, are appropriate City functions.
- Action** The Planning Department allocates \$30,000.00 per year of SDBG funds for the purpose of painting the exterior of lower income owner-occupied dwelling units. This is equivalent to approximately 40 dwellings per year. The City shall continue this level of funding and other support to publicize and coordinate home maintenance programs.

SPECIAL HOUSING NEEDS

In order to address the housing needs of all segments of the population, the following principles and programs are established:

- Principle** Support equal housing opportunities for all persons within the City.
- Program** The Planning Department provides public information on its equal housing opportunity policy, including quarterly advertisements in the local newspaper (\$1,000.00 budgeted annually) and distribution of pamphlets and brochures during its bi-annual door-to-door survey of housing conditions (\$1,000.00 budgeted every two years).

Action The Planning Department shall maintain current levels of funding for public information on the City's equal housing opportunity policy.

Principle To support governmentally assisted housing as an appropriate means to meet the needs of the lower income families within the City.

Program The Imperial Valley Housing Authority is the local agency which seeks funds for development of public housing projects within the City, as well as the cities of Brawley, Westmorland, Holtville, Imperial, and Calipatria. It is acknowledged that IVHA has fallen far short of its public housing goals, which have resulted in only 64 public housing units between July 1986 and July 1990. A primary reason for this lack of progress is attributable to the competition among jurisdictions and housing authorities for increasingly scarce state and federal funds.

Action The City shall support ongoing efforts of IVHA to increase the supply of assisted and public housing units for low income families, and designated appropriate sites for such housing. Due to the past lack of progress in meeting low income housing goals, this needs to be a priority for the City. The City Council shall set annual goals; and the Planning Director shall report annually to the City Council on progress in meeting these goals. Continued lack of progress would indicate a need to provide additional funds by the City or its Redevelopment Agency to assist IVHA in providing additional low income housing units within the City.

Principle The City and the Housing Authority shall develop programs for the re-housing of the misplaced families, working in close cooperation with the private housing sector.

Program The City has adopted a "Residential Antidisplacement and Relocation Assistance Plan" under Section 104(d) of the Housing and Community Development Act of 1974. The plan seeks to minimize disruption and displacement of targeted lower income households affected by dwelling unit demolitions or conversions under publicly-financed redevelopment or other programs.

Action Consistent with the overall goals and objectives of the project, the City will take the following actions to minimize the affects of displacement: Staged rehabilitation of dwelling units so that residents can be relocated within a project; temporary relocation facilities; establish relocation assistance centers; develop displacement watch systems to review development trends and identify displacement problems and solutions; adopt policies on impacted-tenant rights for residential conversions to apartments or cooperatives; consider tax assessment or land use policies which avoid patterns of development which concentrates displacement impacts on certain neighborhoods.

<u>Principle</u>	To provide density bonuses, inclusionary ordinances, and other governmental inducements to encourage privately developed, low to moderately priced housing.
<u>Program</u>	Implement provisions of state law which provides 25 percent density bonuses for new housing development if 20 percent of the development is reserved for lower income households, or 10 percent for very low income households.
<u>Action</u>	The existing City Zoning Ordinance provides for density bonuses in conformance with state law. These provisions shall be kept in effect and their use shall be encouraged during pre-application meetings with project developers. The City Attorney and Planning Director shall report any changes in state law to the City Council so that the Zoning Ordinance is updated as changes occur.
<u>Principle</u>	To support preservation of the existing supply of the low cost, elderly and handicapped housing.
<u>Program</u>	Conversions of apartments to condominiums, demolition of existing low cost housing, conversion of reserved housing units, and closure of mobilehome parks, typically result in reducing the number of dwelling units within the City available to low income households or others with special housing needs.
<u>Action</u>	The Planning Department shall monitor condo conversions, housing demolitions, conversions of reserved housing units and closure of mobilehome parks, and recommend specific Actions to the City Council to avoid economic dislocations to affected households. Appropriate City actions would be to assist in locating adequate alternative housing and subsidizing relocation costs.
<u>Principle</u>	To encourage handicapped accessibility in senior housing, affordable housing or governmental-assisted housing programs.
<u>Program</u>	IVHA policy is that 5 percent of their public housing units be accessible and usable by persons confined to wheelchairs.
<u>Action</u>	The City shall continue its support of IVHA activities to provide handicapped accessibility to housing, and distribute information at City offices.
<u>Principle</u>	To encourage agricultural producers to utilize programs of the U.S. Department of Agriculture, Farmer's Home Administration (FmHA), to provide adequate farmworker housing.
<u>Program</u>	FmHA targets small cities (i.e., less than 20,000 population) for most of its loan programs. Since El Centro does not qualify, HUD Section 8 subsidies may be most appropriate for addressing farmworker housing. Past surveys for housing needs within the City have not resulted in adequate information on farmworker housing needs as differentiated from needs of low income households in general.
<u>Action</u>	Future housing surveys and other sources of information need to focus on farmworker housing conditions within the City. The City shall support efforts of IVHA to target farmworkers for housing improvement programs similar to those offered by FmHA.

Progress reports by the Planning Director on identifying and addressing farmworking housing conditions shall be provided to the City Council on an annual basis.

Principle **To provide increased opportunities within the City for large families needed assisted housing.**

Program IVHA's priority for public housing projects is to construct 3 bedroom units. While this is not always possible due to funding limitations, it remains the policy of the Housing Authority to pursue assisted housing for large families as a high priority.

Action The Planning Director shall review all public housing and density bonus projects for inclusion of units for large families. This information shall be provided to the Planning Commission and City Council for its review of these projects.

Principle **Assure that adequate land is available within the City to enable the establishment of emergency shelter or transitional housing programs.**

Program Emergency shelter or transitional housing facilities are classified as "group care" in the City Zoning Ordinance, and would be allowed by conditional use permit in the CG General Commercial, CT Tourist Commercial, and CO Office Commercial Zones. Thus, adequate land is available for the establishment of such facilities.

Action Retain existing provisions of the Zoning Ordinance which permit group care facilities by conditional use permit in most commercial zones. Expedite the review of applications for establishment of these facilities.

Principle **To support privately sponsored emergency shelter programs and governmental assistance for food, shelter, and human services needed by the homeless.**

Program The City shall encourage and participate in the Regional Homeless Task Force of Imperial Valley; and shall assess and monitor the extent of homelessness within the City, their needs, and identify appropriate sites for emergency shelter.

Action The City Manager shall distribute meeting information and minutes of the Task Force to the City Councilmembers and Planning Commissioners; and provide status reports on needs of the homeless and City activities to address the problem.

ENERGY CONSERVATION

In order to promote conservation of energy resources, the following principles and programs are established:

Principle Accommodate use of the latest technology in building material appropriate in hot climates.

Program The City uses the Uniform Building Code and recommendations of the International Conference of Building Officials (ICBO) to update local housing regulations and energy conservation in housing design.

Action The City Building Official shall continue to coordinate with ICBO on advances in energy conservation technology for housing construction and report to the City Council on ICBO-recommended regulations which are appropriate to El Centro's desert climate.

Principle The City shall pursue funding sources for code compliance and housing rehabilitation programs for energy efficiency, with loans and grants for selected blocks based on needs.

Program Utilize CDBG and Federal Rental Rehabilitation Program funds for energy conservation and weatherization improvements, in particular targeting housing units occupied by low income households.

Action The City Planning Department shall distribute information on the availability of funding from these programs, and conduct inspections to identify need within target neighborhoods.

Principle The City shall apply the concepts for energy conservation design contained in the Conservation Element (Appendix B).

Program Site plans and environmental studies for residential development are reviewed for conformance with energy conservation concepts.

Action The Planning Department shall continue their review of residential project for energy conservation design, and information to the planning commission and city council on project conformance.

TRACKING AND EVALUATING PROGRESS

EVALUATION OF HOUSING ELEMENT

Keeping up with progress in accomplishing the objectives and principles of the Housing Element of the General Plan requires a method of accounting for change. Section 65588 of the Government Code (Article 10.6) requires each local government to review its Housing Element at least every five years and make revisions to reflect the results of this review. In particular, the review is to focus on:

"The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal."

"The effectiveness of the housing element in attainment of the community's housing goals and objectives."

"The progress of the city, county, or city and county in implementation of the housing element."

This section evaluates the Housing Program adopted by the City in June 1986, and its Objectives, Principles, and Action Plans. The City's progress in implementing the Housing Program and the appropriateness of proposed goals, policies, and programs of this revised Housing Element have also been evaluated and are summarized below.

Availability of Adequate Housing Supply

The City has sought to assure that a variety of housing types is available to meet the needs of present and future residents, and to meet the City's fair share of new housing units in accordance with SCAG's Regional Housing Needs Assessment. The City's fair share, from 1989 to 1994, is 1,025 total housing units. The following reviews the City's accomplishments in meeting the Principles, Programs and Plans of its 1986 Housing Element:

- o From January 1, 1986, to July, 1989, 626 single-family homes and 372 apartment units were constructed in the City.
- o The City revised its Zoning Ordinance in 1983 to reduce the minimum single-family residential lot requirement from 7,200 square feet to 6,000 square feet to allow a higher residential density in the R-1 zone. In 1989, the density in the R-3 zone was increased from 20 units per net acre to 25 units, with provisions requiring adequate private and common open space. The R-2 zone allows a maximum of 12 units per net acre.
- o SCAG's housing needs assessment designates an average of 205 units per year to satisfy its fair share of housing allocations. Since 1986, the City has averaged 221 units per year.

- o Thirty-six housing units were constructed within the City by the Imperial Valley Housing Authority between July, 1986, and February, 1990; and an additional 28 units constructed earlier were added effective July 1, 1990. These 64 units are reserved for occupancy by very low and low income families and senior citizens.

Housing Costs and Affordability

In addition to the total housing units established by the SCAG RHNA, the City was allocated 377 housing units as its share for the low and very low income households. The City has also recognized the necessity to preserve existing affordable housing stock and to replace dwelling units which were determined to be dilapidated and required demolition. The following reviews the City's accomplishments in meeting the Principles, Programs and Plans of its 1986 Housing Element:

- o The Imperial Valley Housing Authority is providing rental assistance to 413 very low and low income households in the City.
- o Seventy-two dwelling units have been constructed which are committed for low or moderate income families through the City's density bonus program. An additional 72 units have been committed in projects not yet built, including the senior citizen project described in the following paragraph. Also unbuilt at this time is a 46-unit project which commits 6 units for low or very low income households.
- o A 106-unit senior citizens apartment complex is currently under construction. It is anticipated that the project will be completed in the summer of 1990. Sixty-six of these units are committed for low and moderate income seniors.
- o The City is in the process of amending its Zoning Ordinance to encourage construction of housing units available to low and very low income families through granting of density bonuses.
- o The City obtained, through the Federal Housing Development Action Grant, a commitment of 28 housing units for low or moderate income households out of a 139-unit apartment complex.

Maintenance and Rehabilitation

Upgrading the physical condition of existing housing units and neighborhoods is the focus of Action Plan 1 of the existing Housing Element. The following reviews the City's accomplishments in meeting the Principles, Programs and Plans of its 1986 Housing Element:

- o The City has hired a Code Enforcement Officer to monitor and enforce the housing code program.
- o The 1986 Housing Element identified 1,144 housing units needing rehabilitation. From January, 1986, to June, 1990, a total of 118 dwelling units will have been rehabilitated under the auspices of the City's Community Economic Development Department and Planning Department. These units are broken down as follows: 44 single-family homes through the Community Development Block Grant; 69 units under the Federal Rental Rehabilitation Program; and five units under the City's Replacement Housing Program. A target of 22 additional units for rehabilitation has been established for the approved 1989 CDBG grant; and the City has prepared a 1990 CDBG grant application for \$500,000.

- o From June, 1986, to August, 1989, a total of 145 dwelling units have received assistance under the City's Summer Paint Program. Recipients were low income households whose homes were in need of exterior paint.

Special Housing Needs

The special housing needs of the elderly, handicapped, and farm employees are recognized by the existing Housing Element. The revised Element includes additional information on the homeless, female heads of households, and large families. The following reviews the City's accomplishments in meeting the Principles, Programs and Plans of its 1986 Housing Element:

- o An average of 9 units per year have been built in the City since 1986 for very low and low income households. SCAG's Regional Housing Needs Assessment requires an average of 75 of these units per year to satisfy the City's fair share of the region's very low and low income housing need.
- o The Imperial Valley Housing Authority projects that an additional 86 dwelling units will be constructed in the City within the next two years as follows: 28 detached single family homes; a 36-unit apartment complex for low income farmworkers; and 20 duplex units. The 36-unit farmworker project broke ground in June 1990, and has been provided a grant of \$35,000 from the City of El Centro.
- o A 106-unit senior citizens apartment project is currently under construction in the City to provide housing for the elderly, including 66 units committed for low and moderate income senior households.
- o The Imperial Valley Housing Authority is currently providing rental assistance to 413 very low and lower income households within the City.
- o The City has obtained a commitment of 100 dwelling units in the City for low/moderate income households through its density bonus program. The City is currently amending its Density Bonus Ordinance to target low and very low income households in accordance with State law.
- o Since 1986, the City has secured \$1,100,000.00 in SDBG funds to improve the housing conditions of eligible owner occupied dwelling units in need of rehabilitation. The City has also applied for an additional \$500,000.00 in SDBG funds for this program.

- o Since 1986, the City has secured \$175,000.00 in rental rehabilitation from the U.S. Department of Housing and Urban Development (HUD) for rental units committed for low or very low income tenants.

Energy Conservation

The Conservation Element of the City's General Plan encourages construction, landscaping, and site design practices which are appropriate to the City's climatic conditions. The following reviews the City's accomplishments in meeting the Principles, Programs and Plans of its 1986 Housing Element:

- o Capesinos Unidos Inc. (CUI), a non-profit organization, is currently providing weatherization services to eligible participants in the City through the Low Income Home Energy Assistance Program. The program provides services including: (1) minor housing envelope repairs; (2) ceiling insulation; (3) low-flow showerheads; (4) weatherstripping; (5) water heater blankets and pipe wrap; (6) duct wrap; (7) caulking; (8) and switch and outlet gaskets. During 1988 and 1989, CUI has provided weatherization services to 122 dwelling units in the City.
- o Southern California Gas Company provides technical assistance and makes recommendations to homeowners for appropriate energy conservation designs.
- o A comprehensive update of the City Zoning Ordinance adopted in 1989 included changes to clarify and upgrade landscape requirements for new residential, as well as commercial and industrial, development. This should aid in providing shade and reducing reflected heat.

Appropriateness of Goals, Objectives, and Policies

Evaluation of the appropriateness of the Housing Element's Goals, Objectives, and Policies is a continuing process involving monitoring and re-assessment. For the City of El Centro, it has involved close coordination with the Imperial Valley Housing Authority and with SCAG, to meet Fair share goals. The City also evaluates its own activities in the adopting or amending ordinances, policies, or fee requirements which could have a deleterious affect on accomplishment of Housing Element goals.

In conducting this evaluation in the preparation of this Housing Element update, the City finds that the Goals, Objectives, and Policies of its 1986 Element remain an appropriate statement of City policy. The City will continue to monitor its accomplishments of this Element's Principles, Programs and Plans in accordance with the following system for Tracking Further Progress.

TRACKING FURTHER PROGRESS

It is suggested that an evaluation and tracking system be utilized to accomplish this. Such a system should possess a time schedule (for example, once a year). People within specific departments should be assigned to conduct the work and be responsible for its completion. Finished reports should be placed in the hands of city decision makers.

Some of the instruments which could be created to track the progress of the City in meeting General Plan objectives are the following:

- o An annual progress report of all general plan programs which are proposed herein to provide an analysis of progress made in accomplishing objectives, principles, and programs.
- o An annual survey of all public agency and private efforts in the El Centro area in providing housing services.
- o Obtain and distribute to the City Council, Planning Commission, and City departments, up-to-date information on population demographics, focusing on special need groups.
- o Monitor state and federal activities for affordable housing and the availability of funding assistance for local programs.
- o Coordination of the efforts by the County and other cities through the Imperial Valley Housing Authority.
- o Use the Capital Improvement Planning process to evaluate the need for housing or neighborhood improvement program funding.

IMPLEMENTATION

Since the role of government in the area of housing is limited, it is important to grasp in detail those powers that are available to various levels of government.

SOURCES OF FUNDS

Community Development Block Grants

Being a relatively old City with over half of its housing stock over twenty-years old, El Centro faces a serious need for rehabilitation. From a housing survey done in April 1984, approximately 10 percent of the single-family homes were deteriorating and seven percent were dilapidated; and, approximately five percent of the multiple-family units were deteriorating and three percent were dilapidated. Neighborhood Planning areas 4 and 7 were designated by the City as "impact" areas for the 1985 housing program. These planning areas will received priority attention in terms of rehabilitation. In addition, housing improvement programs have been available City-wide.

El Centro was awarded \$355,500 in State C.D.B.G. funds for 1985 to 1986 to improve El Centro's housing conditions as shown on Table 33. These funds and other sources were used in 1985, 1987, 1988, and 1989 to survey target residential areas in Census Tracts 114, 115, and 116 (within Neighborhood Planning Areas 2, 3, 4, 6, 7, 8) where existing housing conditions were most in need of rehabilitation. In 1985, 761 owner-occupied residences and 231 rental dwellings required minor (\$5,000) to major (\$20,000) rehabilitation, and 64 (owner) and 62 (rental) units needed replacement. More thorough surveys in 1987 and 1988, identified 1,277 owner-occupied units and 982 rental units requiring rehabilitation, and 51 (owner) and 63 (rental) units needed to be replaced.

Rental Rehabilitation

The City of El Centro was awarded a total of \$333,902 in H.U.D Rental Rehabilitation funds during the period of fiscal years 1984/85 through 1987/88 as follows: \$100,000 and a bonus grant of \$58,902; \$75,000 in 1986/87; and \$100,000 in 1987/88.

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The City of El Centro was awarded \$82,100 from the federal government for rental rehabilitation for 1985 to 1989. This program supplements and supports block grant housing rehabilitation efforts.

TABLE 33
HOUSING CONDITIONS
1988

<u>Data Item</u>	<u>Data supplied by the Department</u>	<u>Source used to obtain data item, if not supplied by Department</u>
1. Housing Units		
a. Total housing units	9,516	
b. % of total housing units vacant	2.5% Owner-occupied 8.75 Rental Units	
c. % of housing units dilapidated and not suitable for rehab	7% Owner-occupied 3.0% Rental Unit	February-April 1987 and February-March 1988 Door-to-Door Survey
d. % of housing units suitable for rehab	12.88%	
2. Households		
a. Total households	7,745	
b. % of owner households	57.89%	
c. % of total households overcrowded	14.07%	
d. % of total households with household head 65 or older	16.17%	February-April 1987 and February-March 1988 Door-to-Door Survey
3. Targeted Income Group Households		
a. # of renter households in targeted income group	2,086	
b. % of targeted income group renter households paying more than 25% of income for rent	66.25%	
c. # of owner households in targeted income group	914	
d. % of targeted income group owner households paying more than 25% of income for housing	40.37%	

TABLE 34

CITY OF EL CENTRO
 CUMULATIVE DOOR-TO-DOOR REHAB NEEDS SURVEY
 CENSUS TRACT 114 AND PORTIONS OF 115 AND 116
 FEBRUARY-MARCH-APRIL, 1987
 MARCH-APRIL, 1988
 OWNER OCCUPIED

<u>Type of Work</u>	<u>Units</u>	<u>No.</u>	<u>Estimated Cost/Unit</u>	<u>Total Cost</u>
Exterior Minor	185		\$ 5,000	\$ 925,000
Interior Minor		189	\$ 5,000	\$ 945,000
Interior Moderate		128	\$10,000	\$ 1,280,000
Interior Major		77	\$15,000	\$ 1,155,000
Exterior Minor/Interior Minor	260		\$ 8,000	\$ 2,080,000
Exterior Minor/Interior Moderate		9	\$12,000	\$ 108,000
Exterior Moderate/Interior Minor		3	\$12,000	\$ 36,000
Exterior Moderate/Interior Moderate	271		\$15,000	\$ 4,065,000
Exterior Moderate/Interior Major		4	\$15,000	\$ 60,000
Exterior Major/Interior Moderate		3	\$15,000	\$ 45,000
Exterior Major/Interior Major	<u>148</u>		\$20,000	<u>\$ 2,960,000</u>
TOTALS		1,277		\$13,659,000
REPLACEMENT		51	\$35,000	\$ 1,785,000

TABLE 35

CITY OF EL CENTRO
 CUMULATIVE DOOR-TO-DOOR REHABILITATION NEEDS SURVEY
 CENSUS TRACT 114 AND PORTIONS OF 115 AND 116
 FEBRUARY-MARCH-APRIL, 1987
 MARCH-APRIL, 1988
 RENTER OCCUPIED

<u>Type of Work</u>	<u>Units</u>	<u>No.</u>	<u>Estimated Cost/Unit*</u>	<u>Total Cost</u>
Exterior Minor	128		\$ 4,000	\$ 512,000
Interior Minor		129	\$ 4,000	\$ 516,000
Exterior Minor/Interior Minor	223		\$ 6,400	\$ 1,427,000
Exterior Minor/Interior Moderate		6	\$ 9,600	\$ 57,600
Exterior Moderate/Interior Moderate	295		\$12,000	\$ 3,540,000
Exterior Moderate/Interior Major		1	\$12,000	\$ 12,000
Exterior Major/Interior Major	<u>200</u>		\$16,000	<u>\$ 3,200,000</u>
TOTALS		982		\$ 9,264,000
REPLACEMENT		63	\$28,000	\$ 1,764,000

* Due to rental units being approximately 20% smaller in size compared to standard housing, rehab estimated costs are 20% less.

State Block Grants

The City of El Centro has received several State block grants, formerly federal block grants awarded by HUD, during various years for housing rehabilitation. These grants are only awarded to small cities under 50,000 in population. In 1985, the City of El Centro was awarded \$400,000 for housing rehabilitation and code enforcement.

SB966

In March 1986, the City was approved to participate in the State SB966 Deferred "Open Window" funding process. Through March 1990, the City had received funding for five project applications which totaled \$86,396.

HOMELESS SHELTER FUNDING SOURCES

Federal Funding Sources

The Emergency Food and Shelter Program administered by the U.S. Federal Emergency Management Agency through local boards (contact Alex Gay, c/o United Way, P.O. Box 1924, El Centro 92243, 352-4535); Federal Emergency Shelter Grant (FESG), administered by HUD or HCD; Community Services Block Grant funds; Community Development Block Grant funds for acquisition or rehabilitation (HUD or HCD).

State Funding Sources

State Emergency Shelter Program (contact for the Southern California region is Herman Schaefer at (916) 327-3755); State Department of Mental Health; Office of Criminal Justice Planning provides grants, using state and federal monies, for shelters for victims of domestic violence.

Local Funding Sources

Aid to Families with Dependent Children (AFDC): Emergency Assistance Program, administered by the Imperial County Welfare Department (contact Jim Seemes 353-1400), and United Way of Imperial County (352-4535). Other local nonprofit groups which contribute funds for homeless shelters include the Lions Club, Kiwanis Club, and Optimists Club.

LOCAL HOUSING PROGRAMS

The City

The City has within its police powers the right to adopt and enforce building code regulations and to condemn and physically remove structures that are unsound and dangerous. They also have the power and obligation to plan comprehensively, and to regulate the subdivision and zoning of land. In addition, the City, through its General Plan or legislative function, may enact an inclusionary ordinance requiring that a reasonable percentage of new homes be sold at prices affordable to low and moderate income families. (Successful programs, combining inclusionary ordinances and density bonuses, have been applied in Palo Alto, Orange County and elsewhere). The City, through capital expenditure and continuing maintenance, has the opportunity to set an example for the private sector of the community in terms of high standards of community design and environmental quality.

The City can initiate and participate in urban renewal projects which deal with rundown or dilapidated areas. It can plan to provide housing for families in lower socio-economic and income brackets. It can also support rehabilitation and "fix up, paint-up, clean up" projects.

The City, through its general plan or its legislation function, may enact an inclusionary ordinance requiring that a reasonable percentage of new homes be sold at prices affordable to low and moderate income families. This can be done by combining inclusionary ordinances and density bonuses.

Section 65915 of the State Government Code requires a city, county, or city and county to provide developer incentives for the production of lower income housing units. A density bonus of at least 25 percent of the total units of a housing development, and other incentives, shall be provided by local ordinance to developers who agree to reserve at least 20 percent of the total units for lower income households, 10 percent of the total units for very low income households, or 50 percent for qualifying elderly households. By definition, a density bonus is a "density increase of at least 25 percent of the otherwise allowable residential density under the applicable zoning ordinance" (Section 65915).

El Centro has used density bonuses since 1985 of which eleven projects have been built for a total of 72 units committed for low/moderate income households. An additional density bonus was granted by variance which commits 66 units for low/moderate income seniors within a 106-unit seniors apartment complex currently under construction. Also committed, but not yet under construction, are 6 units for low and very low income households in a 46-unit family housing project. The City also encourages Planned Unit Developments (P.U.D.) which provide greater flexibility in the application of development standards for residential projects in order to encourage innovative site planning. This allows the developer or builder to provide a wide range of housing types and development patterns in residential areas. Residential density bonus projects within the City and their period of commitment are shown on Table 36.

TABLE 36

**CITY OF EL CENTRO
DENSITY BONUS PROJECTS - EL CENTRO**

Existing Commitments

1. Address: 454 Olive Avenue
Bonus Units: 4
Reserved For: Low/Moderate Income
Commitment Expires: 06/05/93
2. Address: 444 Olive Avenue
Bonus Units: 4
Reserved For: Low/Moderate Income
Commitment Expires: 06/01/93
3. Address: 237 W. Ross Avenue
Bonus Units: 28
Reserved For: Low/Moderate Income
Commitment Expires: 08/11/2007
4. Address: 571 El Centro Avenue
Bonus Units: 2
Reserved For: Low/Moderate Income
Commitment Expires: 06/28/92
5. Address: 770 Brighton Avenue
Bonus Units: 3
Reserved For: Low/Moderate Income
Commitment Expires: 07/19/93
6. Address: 1050 Woodward Avenue
Bonus Units: 1
Reserved For: Low/Moderate Income
Commitment Expires: 08/30/93
7. Address: 1455 Woodward Avenue
Bonus Units: 2
Reserved For: Low/Moderate Income
Commitment Expires: 02/22/94

TABLE 36 (continued)

CITY OF EL CENTRO
DENSITY BONUS PROJECTS - EL CENTRO

Existing Commitments

8. Address: 1454 Euclid Avenue
Bonus Units: 2
Reserved For: Low/Moderate Income
Commitment Expires: 12/19/93
9. Address: 1858 Orange Avenue
Bonus Units: 12
Reserved For: Low/Moderate Income
Commitment Expires: 10/30/93
10. Address: 590 El Centro Avenue
Bonus Units: 2
Reserved For: Low/Moderate Income
Commitment Expires: 6/28/92
11. Address: Ross Park Subdivision
Bonus Units: 12
Reserved For: Low/Moderate Income
Commitment Expires: Indefinite

Unbuilt Commitments

1. Address: 1531 Ross Avenue
Bonus Units: 66
Reserved For: Low/Moderate Income (Senior Citizen Complex)
Commitment Expires: Indefinite
2. Address: 1620 Euclid Avenue
Bonus Units: 6
Reserved For: Lower Income
Commitment Expires: Not Available

TABLE 36 (continued)

CITY OF EL CENTRO
DENSITY BONUS PROJECTS - EL CENTRO

Expired Commitments

1. Address: 821 North 8th Street
Bonus Units: 3
Reserved For: Low/Moderate Income
Commitment Expired: 12/89
2. Address: 871-875 El Centro Avenue
Bonus Units: 3
Reserved For: Low/Moderate Income
Commitment Expired: 12/89

Source: City of El Centro

Adoption of Plans and Policies

The initial step, and possibly the one having the most impact in implementation, is the official adoption of the Housing Element by the Planning Commission and City Council. By this action, the bodies will declare this plan to be their policy for the future and thus provide guidelines to the operating departments of City government as well as to the private sector of the community. Therefore, the adoption of the Housing Element by the Commission and Council is the most effective initial action in putting this program and the others based on it into operation.

Zoning

Zoning is one of the more important tools available for implementing a city-wide housing plan. In many cases, plan implementation will require some changes of zoning. This can be initiated by the City Council, the Planning Commission, or by the owner or lessee of property in the area proposed for change. These changes should be part of the total planning for areas as they are required and where they are consistent with the land use, circulation, public facilities and utilities elements of the General Plan. Planned unit development techniques should be encouraged.

Capital Improvement Programming

The City carries out numerous Capital Improvement Programs each year. Capital Improvement Programming affords an opportunity to evaluate the comparative importance and advantages of various projects and to schedule them over an extended period of time. Considerable planning is also necessary to insure coordination among the various projects.

The location and nature of public improvements such as streets, parks and public buildings are a major factor in environmental quality. Expenditures for these public improvements should be allocated in accordance with a planned program which balances needs and priorities against available resources and in accordance with the provisions of the General Plan.

Capital improvement planning should not be limited to only those things which require funds from the City budget since significant projects carried out by other public agencies can have a great effect on timing, financing and location of City projects. The Planning Department and Commission would review and recommend improvements in the site plans for these projects to insure that they are in reasonable conformity with the goals and objectives of the General Plan.

Management of Public Property

The evaluation and coordination by the Planning Commission of the location, character and timing of public facilities construction can be helpful in achieving maximum environmental quality. The maintenance of the quality of a residential area can be greatly affected by the timely provision of public facility and utility developments.

The municipal government is thus in a position to influence the physical development of an area through its provision and management of public property and services. The uses to which public lands are devoted and the nature and quality of the improvements thereon can serve either to stimulate or to depress the interest and efforts of homeowners to care for their private property. For example, a high quality of maintenance and the improvement of public buildings and other public property in low-income areas encourages local residents to upgrade their homesites and the neighborhood.

The Imperial Valley Housing Authority

This agency is involved with implementation of the public housing programs for the City of El Centro, as well as the cities of Brawley, Westmorland, Holtville, Imperial, and Calipatria. IVHA is located in Brawley and is in charge of all the day to day operations and maintenance of public housing projects and programs for its member cities.

The County

The major role of County government is that of coordination between cities and between various jurisdictions and State and Federal governments. As stated earlier, not every city can be expected to have and maintain a complete inventory of housing types and prices. The County has been relied upon for housing statistics as well as in dealing with the region's social problems, such as distribution of welfare services, public health services, etc. This must be coordinated with the housing needs of families in the lower economic brackets.

Private Shelters

Nonprofit organizations operating within the City of El Centro to provide emergency shelter and services include the following: Salvation Army, 377 5th Street, 353-9110, provides 44 beds for anyone temporarily without shelter; House of Hope, 670 Main Street (administrative offices), 353-6822, provides emergency shelter for up to 18 battered women and children, including lunch bags, motel vouchers, counseling services and food programs for needy families; Womanhaven, 760 Main Street (administrative offices), 353-6922, provides emergency shelter for up to 15 battered women and their children, legal advocacy, food and clothing, and informational services.

STATE HOUSING PROGRAMS

Enabling legislation for programs including public housing and urban redevelopment are at present the major contribution of State Government. State agencies also address human resource development since jobs are important to total community well being.

State Development Block Grants

The Department of Housing and Urban Development (H.U.D.) allocates state block grants (formerly federal block grants) for housing rehabilitation programs. These grants are only awarded to small cities under 50,000 in population. There are also State deferred payment loan programs for housing rehabilitation.

FEDERAL HOUSING PROGRAMS

The Federal Government has, since 1949, played an active role in the financing of public housing and urban renewal programs. The number and scope of these programs should be reviewed by the City.

There are several specific Federal programs available to aid the City of El Centro in its efforts to improve the quality of its housing inventory, particularly as this relates to the critical problem of low and moderate income housing facilities. Among these available "tools" are the following:

The Housing and Community Development Act of 1977

The purpose of this Act is to alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with population outmigration, or a stagnating or declining tax base. The money must be spent on programs that would give maximum benefits to low or moderate income families or aid in the prevention or elimination of blight.

The Act extends the Community Development Block Grant Program (created by the Housing and Community Development Act of 1974) and authorized up to \$3.5 billion in fiscal 1978, \$3.65 billion in fiscal 1979, \$3.8 billion in fiscal 1980, and \$996 million in fiscal 1985. Up to \$400 million was authorized during 1978 to 1980 for urban development action grant assisting severely distressed cities and urban counties through neighborhood reclamation, and 25 percent of the funds available for action grants was designated for cities under 50,000 population which were not central cities of a standard metropolitan statistical area.

The Community Development Block Grant Program has replaced a consolidation of the previously existing narrow categorical grant programs for aid to urban areas (e.g. open space, water and sewer, beautification and model cities program). \$100 million has been appropriated for each of the three years (1978, 1979, and 1980) for phasing out programs that began under the old categorical grant programs. Federal funding for the program has decreased considerably, from \$3.5 billion in fiscal 1978 to \$996 million in fiscal 1985. The 1986 Community Development Block Grants that have been already allocated have been cut by 4 percent.

Application Requirements:

Communities are required to include in their application for block grants a summary of housing as well as community development needs, and a program to improve conditions for low and moderate income persons to remain in or return to the community. The HUD Secretary is allowed to waive some application requirements for qualified small communities where the application does not involve a comprehensive community development program. Citizen participation is required in the formulation of the block grant proposals.

Section 8

This legislation provides for government subsidies of the rent of low-income persons. Eligibility is limited to families with incomes of up to 80 percent of the median of a particular area. The law also requires that at least 30 percent of the families have an income not exceeding 50 percent of an area's median family income.

Participating families were required to contribute not less than 15 percent nor more than 25 percent of their total income to rent, which was not to exceed by more than 10 percent the fair market rent as established by H.U.D. The government makes up the difference between the family's required rental share and the actual rental price.

H.U.D. enters into a 40-year contract with public housing agencies or a 30-year contract with private developers who provide newly constructed, rehabilitated, or adequate existing housing. Public housing agencies are required to establish 1) tenant selection, 2) procedures for prompt payments of rents and evictions for non-payment, 3) effective tenant-management relations to assure safety and adequate project maintenance, and 4) viable homeownership opportunities.

Section 235

Section 235 provides mortgage insurance to purchasers of single-family residences with incomes less than 95 percent of the area medium income. In addition, this program provides for mortgage interest subsidies capable of reducing the interest rate paid by the purchaser to as low as 4 percent.

Section 312

Section 312 provides 3 percent loans for rehabilitation of residential and business properties to residents of areas designated in a community block grant application. This program supplements and supports block grant housing rehabilitation efforts.

Title I Amendment

Title I Amendment authorizes the H.U.D. secretary to make a lump sum payment of a community's grant allotment to allow the community to establish a revolving loan fund at a private financial institution to finance institutional activities.

Neighborhood Housing Services Programs

Organizing citizens, city government, and private lenders in a team effort for neighborhood preservation, the Neighborhood Housing Services program offers a revolving loan fund for home improvements in sound but deteriorating neighborhoods. The Urban Reinvestment Task Force, a partnership between the Federal Home Loan Bank Board and the Department of Housing and Urban Development provides technical assistance to local governments interested in establishing an N.H.S. but, once the program is operational, the Task Force involvement ceases except when additional aid is requested.

Systematic code enforcement programs are used in most N.H.S. programs. Capital improvements of code enforcement are funded by the City. N.H.S. operating costs are funded entirely through local sources and local contributions supply much of the high risk fund. A local commitment of \$25,000 is required from financial institutions to fund the development process.

Neighborhood residents become involved in the program because they are interested in their neighborhood; they control the program.

Financial institutions participate to protect existing investments in the neighborhood, to lessen redlining allegations and to increase deposits. Because their perceived risk in the neighborhood is lessened, this results in stronger commitments toward the area. Local government participates because the program provides the opportunity to leverage public investment in older neighborhoods by stimulating private lending in these areas.

Control is vested in a board of directors of a private, non-profit corporation that consists primarily of citizens and financial institutions. Governmental representation is usually limited to one member from the local city government. Each N.H.S. office is staffed by three persons: a director, an associate director and a person who serves as a clerical-administrative assistant. Each program develops its own priorities and policies. Although the Task Force may provide technical assistance in helping to establish operating procedures, important decisions that affect the loan fund are made by the N.H.S. board.

Operating Phase:

Program start-up requires approximately one year of organizational activity after incorporation until the N.H.S. makes the first loan. During this time, administrative procedures are established, including processing of loan applications; work write-ups; closing of loans; and filing of liens. Educational efforts are undertaken on behalf of the program on a communitywide basis. Accounting and billing systems must be implemented. Contractors must be investigated in order to create an approved contractors list. Extensive efforts must be made to disseminate information on both the N.H.S. and code enforcement programs. Finally, operating and high risk funds must be raised. In many of the sites, City commitments must be finalized, including the specifics of the code enforcement program.

An operational N.H.S. consists of a board of directors and a small staff. The board, responsible for overall program direction, usually has a number of active committees: personnel; fundraising; high-risk loan review.

At the core of each N.H.S. is its concern with housing reinvestment in the neighborhood. The N.H.S. uses the code enforcement process to force investment decisions, helps homeowners obtain bank financing and makes loans available from its high-risk loan fund to nonbankable residents.

The time horizon for an N.H.S. program to demonstrate results is at least four to five years. Neighborhood change is a slow process and occurs gradually. Likewise, attitudes normally take time to change. Representatives of financial institutions contacted said that, in neighborhoods experiencing significant disinvestment, it would take several years of demonstrated progress until their perceptions of lending risks in that area altered.

Farmer's Home Administration (FmHA)

The Farmer's Home Administration (FmHA) of the Department of Agriculture is a major lender for farmers and other rural and small town residents. The FmHA has a variety of loan programs including: FmHA 502 Homeownership and Rehabilitation Loans to purchase, build, repair, or relocate a home for lower-income families; FmHA 504 Rehabilitation Loans to very low income households living in hazardous conditions; FmHA 515 Rural Rental Housing Loans for construction or substantial rehabilitation of rental and cooperative housing for lower income families and the elderly; FmHA 514/516 Farm Labor Housing Grants and Loans to finance construction, rehabilitation, or acquisition of rental housing for farmworkers.

PRIVATE HOUSING PROGRAMS

The following private housing programs are included in this section because interviews with the respective institutions indicated that these housing programs could be very successfully implemented in El Centro.

Bank of America Property Improvement Program for Community Development

This program is designed to establish a local operating agency to work in conjunction with Bank of America to provide subsidized interest property improvement loans. Backed by F.H.A. Title 1 insurance, the federal government and lender cover the risk of a loan, therefore the local government does not incur any contingent liability. The federal government insures the lender for 90 percent of the actual loss and the lender assumes the balance.

Operationally, the local government may designate a target area of the community and establish criteria for eligibility and levels of subsidy; it may also determine the nature and extent, if any, of supporting public improvements and ancillary support services, such as technical counseling. Bank of America's staff assumes the responsibility for the credit investigation, document verification and preparation, processing of loan payments and furnishes the local government with monthly reports.

PRESERVATION OF ASSISTED HOUSING

Introduction

Government Code Section 65583 requires each city and county to adopt analysis and programs for preserving assisted housing developments in their housing elements by July 1, 1992. The analysis is to cover a ten year period.

The following components are required in the housing element:

- Inventory of units at risk of losing use restrictions
- Cost analysis of preserving at-risk units versus replacing them
- Nonprofit entities capable of acquiring and managing at-risk projects
- Potential preservation financing sources
- Number of at-risk projects/units to be preserved
- Efforts to preserve units at risk of losing use restrictions

Assisted housing developments include all multifamily rental units which are assisted under any of the programs listed below and are:

- Eligible to change to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions; and
- Eligible within the ten year period following the statutory adoption "due-date" of the housing element amendment.

Affected Programs

1. HUD Programs:

Section 8 Lower-Income Rental Assistance project-based programs:

New Construction
Substantial or Moderate Rehabilitation
Loan Management Set-Aside

Section 101 Rent Supplements

Section 213 Cooperative Housing Insurance

Section 221(d)(3) Below-Market-Interest-Rate Mortgage Insurance Program

Section 236 Interest Rate Reduction Payment Program

Section 202 Direct Loans for Elderly or Handicapped

Community Development Block Grant Program

2. FmHA Section 515 Rural Rental Housing Loans
3. State and local multifamily revenue bond programs
4. Redevelopment programs
5. Local in-lieu fee programs or inclusionary programs
6. Developments which obtained a density bonus and direct government assistance pursuant to Government Code Section 65916.

INVENTORY OF UNITS AT RISK OF LOSING USE RESTRICTION

Government Code Section 65583(a)(8) requires cities to prepare an inventory including all assisted multi-family rental units which are eligible to change to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions within a ten year evaluation period following the statutory adoption of due date of the housing element amendment. The City of El Centro's last statutory housing element update was July 1, 1989. Accordingly, table 36 provides an inventory of multi-family residential units eligible to change to non-low-income housing status prior to June 30, 1999. In order to facilitate the analysis for the required five year housing element updates, the inventory is divided into two five year planning periods: The first period began July 1, 1989 and ends June 30, 1994. The second period begins July 1, 1994 and ends June 30, 1999. A total of 12 housing projects were identified consisting of 118 dwelling units. The following represents a brief description of each project.

Valley Apartments No. 1

This project consists of 30, one bedroom senior citizens dwelling units. A HUD 231 Elderly Housing market rate mortgage was used to finance the construction of the project. The project requires that at least one of the tenants of the unit be 62 years of age or older. The loan is a 40 year term which will mature in the year 2019. The units have Section 8 rental contracts tied to them and cannot be used by tenants if they move elsewhere. The Section 8 contract provides the project owner with the difference between a tenant's rent contribution (which is limited to 30 percent of income) and the higher rent set by HUD. The existing Section 8 contract is due to expire on February 8, 1994. Although the Section 8 contract must be renewed at five (5) year intervals, HUD 231 Elderly Housing contains mortgage based low income use restrictions which obligate the units for qualified tenants for the term of the loan. Because of this commitment, there would be no incentive for the project to terminate the existing Section 8 contract which subsidizes the lower rent paid by the tenants. It would appear that the Section 8 contract will continue to be renewed and the project will not be at-risk of converting to market rate units. Because of this commitment, a preservation analysis will not be provided for Valley Apartments No. 1.

Valley Apartments No. 2

The project also consists of 32, one bedroom dwelling units committed for senior citizens. A HUD 221 (D)(4) market rate mortgage was used to finance the construction of the project. As with the previous project, at least one of the tenants in each dwelling unit must be at least 62 years of age or older. The loan is a 40 year term which will mature on March 19, 2019. The units also have Section 8 contracts tied to them. The Section 8 contract must also be renewed at five (5) year intervals with the existing contract due to expire on March 19, 1994. HUD 221 (D)(4) financing is not subject to mortgage based occupancy restrictions and the project could "opt-out" of their Section 8 commitment at the end of the existing contract. These units are considered at risk and will be evaluated for potential conversion.

Valley Apartments No. 3

The project consists of 24, two bedroom dwelling units. This project also has HUD 221 (D)(4) market rate financing and Section 8 contracts tied to them. The project could also opt-out of their Section 8 contract due to expire on July 5, 1994. These units are also considered at risk and must also be evaluated for potential conversion. The earliest date of subsidy termination, however, falls within the second five (5) year planning period of the preservation analysis. These units will be evaluated for potential conversion during the next statutory housing element update in 1994.

Density Bonus Projects

A total of nine (9) density bonus projects have been identified as being eligible to lose use restrictions by June 30, 1999. A total of 32 units would lose use restrictions between June 28, 1992 and February 22, 1994. The City's Density Bonus Program allows housing developments with residential densities higher than the normal dwelling unit yield for developments who agree to reserve a specific portion of the units for low income families, or is available to the elderly. Maximum rents are computed by a fixed percentage of the area median income as calculated from time to time by the Department of Housing and Community Development (HCD). Bedroom breakdown is not available for these housing units. However, typical apartments in the City consists of two bedroom units about 700 square feet in size.

DISCUSSION OF INVENTORY FINDINGS

In summary, a total of 118 units identified in the inventory would be eligible to terminate use restrictions within the required 10 year preservation analysis.

However, it was determined that 30 units located in Valley Apartments No. 1 would not be in jeopardy of losing use restrictions because of existing loan commitments. Additionally, 24 units eligible to lose use restrictions within the second five (5) year planning period of the analysis will be evaluated for potential conversion during the next statutory housing element update. A total of 64 units were identified with the first five year subset including 32 units located in Valley Apartments No. 2 and 32 units obtained through a density bonus. Sixty-two of these units would lose use restrictions between February 22, 1994 and March 19, 1994. The majority of the units appear to be in good condition with no substantial rehabilitation needed.

In order to terminate the Section 8 contract, Valley Apartments No. 2 must file a Notice of Intent with HUD in accordance with Section 65863.10 of the Government Code at least a year prior to the contract expiration date. Since the contract is due to expire on March 19, 1994, the project owner would have until March of 1993 to file the required notice. It would seem unlikely, however, that the Section 8 contract will be terminated. The City has among the lowest median income levels in the State and open market rental levels are relatively low. It is also noted that owners of Section 8 project-based contracts in California have chosen to review their contracts. Still, the units are technically at risk of losing use restrictions and conservation efforts must be provided. If a notice of intent is filed to terminate the Section 8 contracts on Valley Apartments No. 2, the City shall monitor and respond to such notice as required by State and Federal laws. The City shall also send copies of the notice to the HCD. Tenants shall also be informed of any assistance available. Appropriate public hearings shall also be conducted on the individual project subject to conversion.

The 32 units obtained through the Density Bonus Program would appear to be most susceptible to conversion. Since the maximum allowable rent for the restricted units are computed by a fixed percentage of the tenant's income, the project owner could obtain higher rents in the open market upon the termination of use restrictions. The City must actively provide preservation efforts for these units.

COST ANALYSIS

Pursuant to Section 65583(a)(8)(b) of the Government Code, a cost analysis for preserving at risk units is provided. The analysis consists of the cost of producing new rental housing comparable in size and rent level to replace the 64 units which could convert. The cost of preserving the developments at risk of converting to non-low-income housing is also analyzed.

The City Building Department estimates that the average construction cost for apartments is about \$49.80 per square foot. Therefore, construction cost for an average apartment, about 700 square feet in size, would be about \$34,860.00. Sixty-four dwelling units would be about \$2,231,000.00 excluding land costs. Vacant R-3, multiple family residential properties in the City average about \$3.00 per square foot. Based on the City's allowable density of 25 units per net acre in the R-3, multiple family residential zone, about 2.6 acres of land would be required to develop 64 units. With a 25 percent increase in residential density available through the City's Density Bonus Program, land required for 64 units would be reduced to two (2) acres. With a density bonus allowance, land cost would be reduced from about \$334,000.00 to \$261,000.00. Total construction and land cost to produce 64 new rental two bedroom units in the City would then be estimated to be about \$2,462,360.00.

An analysis has been made of existing multiple family dwelling unit complexes listed for sale in the City of El Centro to determine the cost of acquiring 64 existing units in the City and making them available to low income households. Although there are currently no 64 unit complexes listed for sale, a total of 33 separate units were identified. The units consisted of an 18 unit complex, a 10 unit complex, and a five unit complex. The total listed price for the 33 units was \$965,000.00 or about \$30,000 per unit. Based on this average, the total purchase price for a total of 64 units would be about \$1,920,000.00. It appears that the new construction cost of 64 dwelling units would exceed the purchasing cost of 64 existing units by about \$542,000.00.

RESOURCES FOR PRESERVATION

Pursuant to Section 65583(a)(8)(C) of the State Government Code, this component identifies public and non-profit corporations which have legal and managerial capacity to acquire and manage assisted housing developments. Sources available to preserve assisted projects for low income use are also identified.

The following Federal, State, and local programs have been identified to assist in the preservation of assisted projects for low income use:

A. CDBG funds

The City of El Centro has been awarded a total of \$1,500,000.00 in CDBG funds during the 1989, 1990 and 1991 funding cycles. A total of 77 owner occupied single family residences are expected to be rehabilitated with these funds. These CDBG grants, however, are specifically targeted for owner occupied single family dwellings and can not be used for the acquisition, rehabilitation or construction of multiple family dwelling units. Although these funds assist low income families, they cannot be used for as a funding source for preservation.

B. Redevelopment Agency tax increment fund

The City of El Centro's redevelopment agency tax increment funds includes \$822,000.00 obligated for debt service. An additional \$192,000.00 are included in the City's Low and Moderate Income Housing Fund and may be available for preservation of assisted projects for low-income use. These funds may be used to provide financial assistance to developers in return of housing affordability controls. They may also be used to assist the Imperial Valley Housing Authority in increasing the City's low income housing supply.

C. Imperial Valley Housing Authority Administrative Fees

The Imperial Valley Housing Authority (IVHA) operates under federal, state and community mandates to develop and administer an adequate supply of housing for low income individuals and families in the County of Imperial, including the City of El Centro. No other corporations with legal and managerial capacity to acquire and manage assisted housing developments were identified in the City. The Imperial Valley Housing Authority reports zero unencumbered administrative reserves.

D. Federal Rental Rehabilitation Loans

Low interest Federal Rehabilitation loans are available to developers for the rehabilitation of multi-family dwelling units with actual or incipient code violations. Matching funds are required from the developer. A total of \$50,000.00 is currently available. Owners must commit rehabilitated units with affordability controls. The City estimates that about nine rental dwelling units with moderate or extensive rehabilitation needs could be rehabilitated with the existing funds.

E. Density Bonus Program

The intent of the Density Bonus Program is to provide incentives to encourage private development of housing that is affordable to lower and very low income household. The City may grant a minimum 25% increase in allowable density to projects which agree to reserve a specific portion of the units for low income families.

QUALIFIED OBJECTIVES

Pursuant to Section 65583(b) of the Government Code, quantified objectives for the number of housing units that can be constructed, rehabilitated, and conserved over the first five year subperiod are provided. As indicated earlier, a total of 64 units were identified as being at-risk of losing use restrictions within the first five year planning period. Additionally, according to SCAG Regional Housing Needs model, the City must also provide a minimum of 377 units for low income households within its five year planning period. With the 64 units that must be conserved, a total of 441 low income housing units are required to accommodate the City's low income housing needs.

PROGRAMS FOR PRESERVATION

In accordance with Section 65583(c)(6) of the State Government Code, this component provides programs for the preservation of low income units determined to be at risk of losing use restrictions within the first five year evaluation period. Although Valley Apartments No. 2 is not likely to opt-out of their existing Section 8 contract, preservation efforts for these 32 units must still be provided. Additionally, the 32 units obtained through the City's Density Bonus Program will probably be converted to market rate units at the end of their existing commitment. The conservation of these existing units, however, would not be a feasible alternative because the entire developments would need to be acquired including the existing market rate units. As indicated earlier, to purchase 64 units in the open market would require about two (2) million dollars. Although it appears that the 32 units located in Valley Apartments No. 2 will continue to be available to low income tenants, to replace the 32 units that will terminate their density bonus obligation would still require about one million dollars.

Dwindling economic resources makes the outright purchase or construction of new dwelling units an unfeasible alternative. As indicated earlier, the Imperial Valley Housing Authority reports no unencumbered

administrative reserves. The City's Low and Moderate Income Housing Fund only contains \$192,000.00 available for low income housing purposes. The City must seek innovative ways to preserve and increase the availability of low income housing in the City. The City could encourage developers of multi-family housing projects to seek density bonuses in return of affordability controls. The City shall attempt to obtain about 10 dwelling units per year through the density bonus program. The City has also relaxed its provisions for second units by allowing tandem parking. The City shall attempt to obtain two second units per year to increase the City's low income housing supply. The City shall also provide low interest loans to housing projects in need of rehabilitation in exchange of affordability controls. The City shall attempt to rehabilitate about five (5) dwelling units per year. If all these goals are met, the provision of 17 units per year would exceed the number of units lost to conversion.

Another alternative would be the relocation of displaced families into low income housing projects. The Department of Planning and Housing will contact the tenants residing in the restricted units six months before the restriction terminates and attempt to relocate the families into similar low income housing units provided that the families continue to qualify as low income tenants. Said relocation shall be coordinated with the Imperial Valley Housing Authority. To increase the supply of low income housing units in the City, the Planning and Housing Department shall continue to seek and obtain Federal and State rehabilitation grants. Outreach programs for developers and the community shall be conducted to encourage the utilization of said grants. The City shall also continue to support efforts to maintain a healthy multi-family rental market to ease pressure on local units and maintain overall housing affordability.

ACTION AND IMPLEMENTATION

PROGRAM	TIMETABLE	RESPONSIBLE AGENCY
Encourage the construction of affordable units through density bonus.	10 dwelling units per year	Department of Planning & Housing
Encourage the construction of second units	2 dwelling units per year	same
Provide low interest loans to multi-family rehabilitation projects in return of affordability controls	5 dwelling units per year	same
Encourage the development of multi-family rental units	Continuously	same
Relocation of displaced families at expiration of use restriction.	Continuously	Department of Planning & Housing
Apply for State and Federal rehabilitation loans.	Yearly	same

TABLE 37

July 1, 1989 to June 30, 1994

PROJECT NAME & ADDRESS	TYPE OF GOVERNMENTAL ASSISTANCE	EARLIEST DATE OF USE TERMINATION	ELDERLY	TOTAL UNITS NON-ELDERLY
Valley Apts. Building #1 970 N. Waterman Ct. El Centro, CA 92243	HUD 231 Elderly	28 Feb 94	30	0
Valley Apts. Building #2 950 N. Waterman Ct. El Centro, CA 92243	HUD 221(D)(4)	19 Mar 94	32	0
571 El Centro Ave. El Centro, CA 92243	Density Bonus	28 Jun 92	0	2
590 El Centro Avenue El Centro, CA 92243	Density Bonus	28 Jun 92	0	2
444 Olive Avenue El Centro, CA 92243	Density Bonus	1 Jun 93	0	4
454 Olive Avenue El Centro, CA 92243	Density Bonus	5 Jun 93	0	4
770 Brighton Avenue El Centro, CA 92243	Density Bonus	19 Jul 93	0	3
1050 Woodward Avenue El Centro, CA 92243	Density Bonus	30 Aug 93	0	1
1454 Euclid Avenue El Centro, CA 92243	Density Bonus	19 Dec 93	0	2
1858 Orange Avenue El Centro, CA 92243	Density Bonus	30 Oct 93	0	12
1455 Woodward Avenue	Density Bonus	22 Feb 94	0	2

July 1, 1994 to June 30, 1999

Valley Apts. Building #3 950 N. Waterman Ct. El Centro, CA 92243	HUD 221(D)(4)	5 Jul 94	0	24
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APPENDIX A

ELIGIBILITY REQUIREMENTS FOR EXISTING LOAN PROGRAMS

The following is a brief summary of the eligibility requirements for various loan programs administered by the City of El Centro as of July 1983, April and September 1984.

1. RESIDENTIAL REHABILITATION LOANS

General Information: Loans up to \$25,000 are made to owner-occupied single-family dwellings anywhere within the city limits for actual or incipient code violations.

All applicants must meet the City's criteria for credit.

Completed applications are processed with first priority given to those whose income is 50 percent or below the HUD established median income and second priority given to those at 80 percent or below the established median income. Preference will be given to households with a physically handicapped member.

Effective Date: 7-13-83; Revised 1/90

Funding Source: State Department of Housing and Community Development - State Community Development Block Grant Program Activity Rehabilitation Loans/Grants

Target Area: Census Tract 114, 115 (part), 116 (part)
(Includes Planning Areas 2, 3, 4, 6, 7, 8)

Loan Limits: Up to a maximum \$25,000 loan

Loan Term: Up to 15 years

Interest Rates: 1) 6.25 percent
2) 4.00 percent
3) 3.00 percent

- 1) 6.25 percent interest-loan for low income households earning 80 percent of the H.U.D. established area median income but more than 50 percent of the H.U.D. area median income.
- 2) 4.00 percent interest-loan for lower income households earning between 50 percent and 80 percent of the H.U.D. established area median income.

- 3) 3.00 percent interest-loan for very low income households earning less than percent of the H.U.D. established area median income.

6

Lender: City of El Centro

Responsibility of City: The City Planning Department will perform outreach to the community, complete loan application, perform the rehabilitation inspection and write-up, and obtain bid. The homeowner will select the licensed contractor from among the responsible bids selected. Planning and Housing will monitor work in progress, assuring that the homeowner's interests are protected, code is complied with, and authorize payments to the Contractor in three phases after City inspections.

Planning, as part of the loan application process, will check with first mortgage holder and acquire a copy of insurance liability and require the homeowner to cover the added value of the rehabilitation if the amount of coverage does not already cover it. If no insurance exists, first mortgage holder or homeowner will be requested to have said insurance put into effect for the value requested to have said insurance put into effect for the value of the structure plus the proposed rehabilitation work. If no insurance can be acquired, the rehabilitation work shall only be undertaken with the approval of the Commission.

Also as part of the loan application process, Planning will determine that the loan-value ratio (after rehabilitation, if the project is undertaken) of the property is 90 percent. Any project whose loan-value ratio is greater than 90 percent shall only be undertaken with the approval of the Commission.

2. RESIDENTIAL REHABILITATION COMBINATION LOANS AND DEFERMENT

General Information: Combination loans and deferred loans up to \$25,000 are made to owner-occupied single-family dwellings anywhere within the target area for actual or incipient code violations.

All applicants must meet City's criteria for credit for that portion of the loan to be repaid and to insure current non-capability to repay that portion of loan to be deferred.

Completed applications are processed with first priority given to those whose income is 50 percent or below the HUD established median income and second priority given to those at 80 percent or below the established median income. Preference will be given to households with a physically handicapped member.

Effective Date: 7-13-83; Revised 1/90

Funding Source: State Department of Housing and Community Development - Community Development Block Grant Program Activity Rehabilitation Loans/Grants

Target Area: Census Tract 114, 115 (part), 116 (part)
(Includes Planning Areas 2, 3, 4, 6, 7, 8)

Income Limits: For households with 80 percent or less of H.U.D. established area median income, a maximum of 90 percent of loan may be deferred.

Loan Limits: Up to a maximum \$25,000 loan.

Loan Term: Up to 15 years on the repaid portion. the portion deferred will be until the property is sold or transferred by any means or every 36 months which ever occurs first. If the latter occurs, the applicant shall complete new papers to determine if deferred status is to continue or if portion and/or total repayment is to begin at the applicable interest rates in effect at that time.

Interest Rates: For the repayable portion, the same rates for a regular loan shall apply. For a deferred portion of the loan, a 3 percent annual simple interest charge shall be applied. Once total or partial repayment of the deferred portion begins it will be in accordance with the regular residential rehabilitation loan schedule. Any deferred portion will continue to accrue the 3 percent simple interest charge.

Lender: City of El Centro

Responsibility of City: The Planning Department will perform outreach to the community, assist with the completion of loan application, perform the rehabilitation inspection and write-up, and obtain bid. The homeowner will select the licensed contractor from among the responsible bids selected. Planning will monitor work in progress, assuring that the homeowner's interests are protected, code is complied with, and authorize payments to the Contractor in three phases after City inspections.

Planning, as part of the loan application process, will check with first mortgage holder and acquire a copy of insurance/liability and require the homeowner to cover the added value of the rehabilitation if the amount of coverage does not already cover it. If no insurance exists, first mortgage holder or homeowner will be requested to have said insurance put into effect for the value of the structure plus the proposed rehabilitation work. If no insurance can be acquired, the rehabilitation work shall only be undertaken with the approval of the Commission.

Also as part of the loan application process, Planning will determine that the loan-value ratio (after rehabilitation, if the project is undertaken) of the property is 90 percent. Any project whose loan-value ratio is greater than 90 percent shall only be undertaken with the approval of the Commission.

3. RESIDENTIAL REHABILITATION DEFERRED LOANS

General Information: Deferred loans up to \$25,000 are made to owner-occupied single-family dwellings within the target area for actual or incipient code violations.

All applicants must meet the City's criteria for credit for that portion of the loan to be repaid and to insure current non-capability to repay that portion of loan to be deferred.

Completed applications are processed with first priority given to those whose income is 50 percent or below the H.U.D. established median income and second priority given to those at 80 percent or below the established median income. Preference will be given to households with a physically handicapped member.

Effective Date: 7-13-83: Revised 1/90

Funding Source: State Department of Housing and Community Development - Community Development Block Grant Program Activity Rehabilitation Loans/Grants

Target Area: Census Tract 114, 115 (part), 116 (part)
(Includes Planning Areas 2, 3, 4, 6, 7, 8)

Income Limits: 80 percent or less of H.U.D. established median income

Loan Limits: Up to a maximum of \$25,000 loan

Loan Term: Deferred until property sold or transferred by any means or every 36 months whichever occurs first. If the latter occurs, the applicant shall complete new papers to determine if deferred status is to continue or if partial and/or total repayment is to begin at the applicable interest rates in effect at that time.

Interest Rates: 3 percent annual simple interest charge to the deferred loan balance. Once total or partial repayment begins, that portion will be in accordance with the regular residential rehabilitation loan schedule. Any deferred portion will continue to accrue the 3 percent simple interest charge.

Lender: City of El Centro

Responsibility of City: The Planning Department will perform outreach to the community, assist with completion of loan application, perform the rehabilitation inspection and write-up, and obtain bid. The homeowner will select the licensed contractor from among the responsible bids selected. Planning will monitor work in progress, assuring that the homeowner's interests are protected, code is complied with, and authorize payments to the Contractor in three phases after City inspections.

Planning, as part of the loan application process, will check with first mortgage holder and acquire a copy of insurance/liability and require the homeowner to cover the added value of the rehabilitation if the amount of coverage does not already cover it. If no insurance exists, first mortgage holder or homeowner will be requested to have said insurance put into effect for the value of the structure plus the proposed rehabilitation work. If no insurance can be acquired, the rehabilitation work shall only be undertaken with the approval of the Commission.

Also as part of the loan application process, Planning will determine that the loan-value ratio (after rehabilitation, if the project is undertaken) of the property is 90 percent. Any project whose loan-value ratio is greater than 90 percent shall only be undertaken with the approval of the Commission.

4. RESIDENTIAL REHABILITATION DEFERRED LOANS TO THE ELDERLY

General Information: Deferred loans up to \$25,000 are made only to senior citizens (62 years or older) of owner occupied single-family dwellings anywhere within the city limits for actual or incipient code violations.

All applicants must meet the no source of funds and fixed income criteria as reviewed by lender.

Completed applications are processed with first priority given to those whose income is 50 percent or below the H.U.D. established median income and second priority given to those at 80 percent or below the established median income. Preference will be given to households with a physically handicapped member.

Effective Date: 7-13-83; Revised 1/90

Funding Source: State Department of Housing and Community Development - Community Development Block Grant Program Activity Rehabilitation Loans/Grants

Target Area: Census Tract 114, 115 (part), 116 (part)
(Includes Planning Areas 2, 3, 4, 6, 7, 8)

Income Limits: 80 percent or less than 80 percent of H.U.D. established area median income (fixed income S.S., S.S.I., Retirement Benefits, Interest, Dividends, etc.) and no other source of funds).

Loan Limits: Up to a maximum of \$25,000 loan

Loan Term: Deferred until property sold, or transferred by any means or every 84 months whichever occurs first. If the latter occurs, the applicant shall complete new papers to determine if deferred status is to continue or if partial and/or total repayment is to begin at applicable interest rates in effect at that time.

Interest Rate: One time service fee of 2 percent of loan added to loan and due at loan termination.

Lender: City of El Centro

5. EMERGENCY AID GRANTS TO THE ELDERLY AND THE DISABLED

General Information: Grants up to \$500 are made to senior citizens (62 years or older) or disabled residents of owner-occupied single-family dwelling or a renter-occupied dwelling anywhere within the city limits for repair or replacement of equipment that directly affects their health, safety and welfare. Equipment includes but is not limited to; air conditioners, refrigerators, water heaters, toilets, sinks, etc...

All applicants must meet the no source of funds and fixed income criteria.

Completed applications shall be processed on a first priority basis to correct the emergency condition.

Effective Date: 7-13-83; Revised 1/90

Funding Source: State Department of Housing and Community Development - Community Development Block Grant Program Activity Rehabilitation Loans/Grants

Available Funds: \$2,500

Target Area: Census Tract 114, 115 (part), 116 (part)
(Includes Planning Areas 2, 3, 4, 6, 7, 8)

Income Limits: 80 percent or less than 80 percent of H.U.D. established area median income (fixed income S.S., S.S.I., Retirement Benefits, Interest, Dividends, etc.) and no other source of funds).

Grant Limits: Maximum of \$500 (at one time)
Grant Term: None because it is an outright grant
Interest Rates: None because it is an outright grant
Lender: City of El Centro

Responsibility of City: The Planning Department will perform outreach to the community and other service agencies describing the program, assist with completion of form, verifying income/source of funds, perform inspection, contract for repair/replacement, and authorize payment upon completion.

6. RENTAL REHABILITATION LOANS

General Information: Loans up to a maximum per unit of federal funds plus at least an equal amount of conventional bank financing are made to owners of rental units anywhere within the city limits for actual or incipient code violations.

All applicants must meet the lenders criteria for credit.

Completed applications are processed on a first come basis. Priority will be given to those units which are occupied with tenants at 80 percent or below the established median income. Preference will also be given to households with a physically handicapped member.

Effective Date: 9-28-84; Revised 1/89

Funding Source: U.S. Department of Housing and Urban Development - Rental Rehabilitation Program For Small Cities

Target Area: Census Tract 114, 115 (part), 116 (part)
(Includes Planning Areas 2, 3, 4, 6, 7, 8)

Loan Limits: Combination of 50 percent federal funds and a maximum of 50 percent conventional financing per unit with a maximum federal participation limit as follows:

0 Bedrooms:	\$5,000
1 Bedroom:	\$6,500
2 Bedrooms:	\$7,500
3 Bedrooms:	\$8,500

Loan Term: Up to 15 years

Interest Rates: 3 percent on Federal funds or as revised by Community Development Commission.

Lender:

City of El Centro Redevelopment Agency

Responsibility of City: The Planning Department will perform outreach to the community assist with the completion of loan application, perform the rehabilitation inspection and write-up and obtain bid.

Each Rental Rehabilitation project prior to award of bid shall be reviewed and approved by a two member subcommittee of the commission. The subcommittee, if a project is approved, shall also determine the interest rate to be applied to the loan.

The owner will select the licensed contractor from among the responsible bids selected. Planning and Housing will monitor work in progress, assuring that the owner's interests are protected, code is complied with, and authorized payments to the Contractor in three phases after City inspections.

Planning and Housing, as part of the loan application process, will check with first mortgage holder and acquire a copy of insurance/liability and require the owner to cover the added value of the rehabilitation if the amount of coverage does not already cover it. If no insurance exists, first mortgage holder or owner will be requested to have said insurance put into effect for the value of the structure plus the proposed rehabilitation work. If no insurance can be acquired, the rehabilitation work shall only be undertaken with the approval of the Commission's subcommittee.

Also as part of the loan application process, Planning will determine that the loan-value ratio (after rehabilitation, if the project is undertaken) of the property is 90 percent. Any project whose loan-value ratio is greater than 90 percent shall only be undertaken with the approval of the Commission's subcommittee.

7. REPLACEMENT HOUSING

General Information: The City, in the conduct of its regular Housing Rehabilitation Program will identify owner-occupied single-family dwelling units whose incipient code violations, deterioration and overcrowding condition, exceeds cost effective repair and therefore, the only economical method to correct the problem would be replacement of the unit.

The City presently owns six single-family zoned residential lots within the city limits. The procedure, once a participant is identified, is to use State Block Grant funds to erect a new H.U.D. approved single-family home and all utilities hooked up on a lot owned by City and transfer ownership of land and new building to the participant in accordance with the terms of the loan. In return, the City would take possession of participant's former lot and dwelling. The City would demolished and remove the dwelling in order to reuse the lot for another Replacement Housing Project.

All applicants must meet lenders criteria for credit for that portion of loan to be repaid and to insure current non-capability to repay that portion of loan to be deferred.

Completed applications are processed with first priority given to those whose income is 50 percent or below the H.U.D. established median income and second priority given to those at 80 percent or below the established median income. No State Block Grant funds will be used above 80 percent of the established median income. Preference will be given to households with a physically handicapped member.

Effective Date: 4-84; Revised 4/87

Funding Source: City of El Centro Redevelopment Agency

Available Funds: Set-aside

Target Area: Same as rehab target area primary emphasis to the defined Redevelopment Area

Loan Limits: Up to a maximum \$40,000 loan

Loan Term: Up to 25 years on the repaid portion. If a portion is deferred, the portion deferred will be until the property is sold or transferred by any means or every 36 months whichever occurs first. If the latter occurs, the applicant shall complete new papers to determine if deferred status is to continue or if portion and/or total repayment is to begin at the applicable interest rates in effect at that time.

Interest Rates: 1) 6.25 percent
2) 4.00 percent

- 1) 6.25 percent interest-loan for moderate income households earning 80 percent or less than 80 percent of the H.U.D. established area median income but more than 50 percent of the H.U.D. area median income.
- 2) 4.00 percent interest-loan for lower income households earning 50 percent or less than 50 percent of the H.U.D. established area median income.

Responsibility of City: The Planning Department will perform outreach to the community and assist with the completion of the loan application. The Department shall only undertake such a project after the approval of the Housing Commission.



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